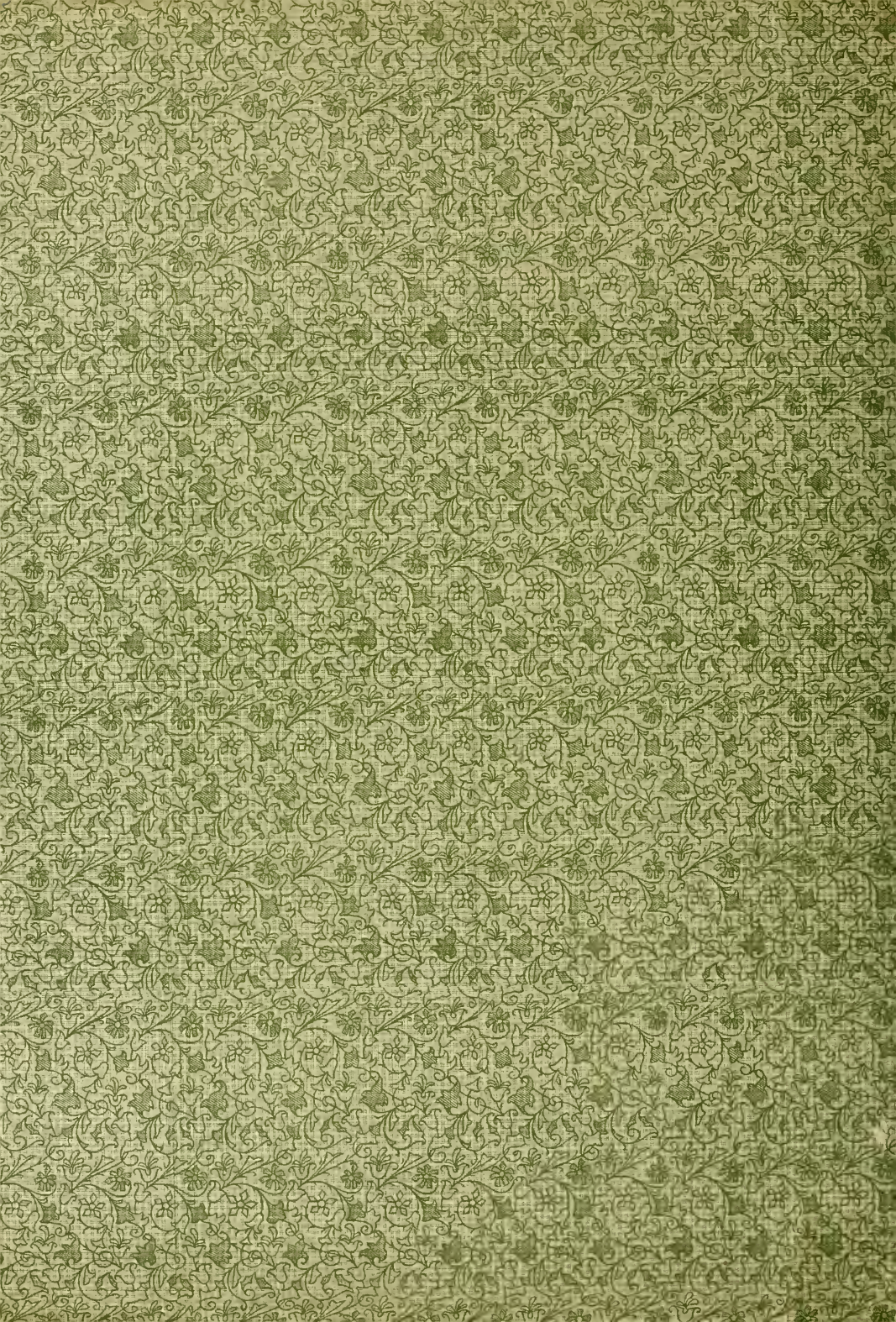
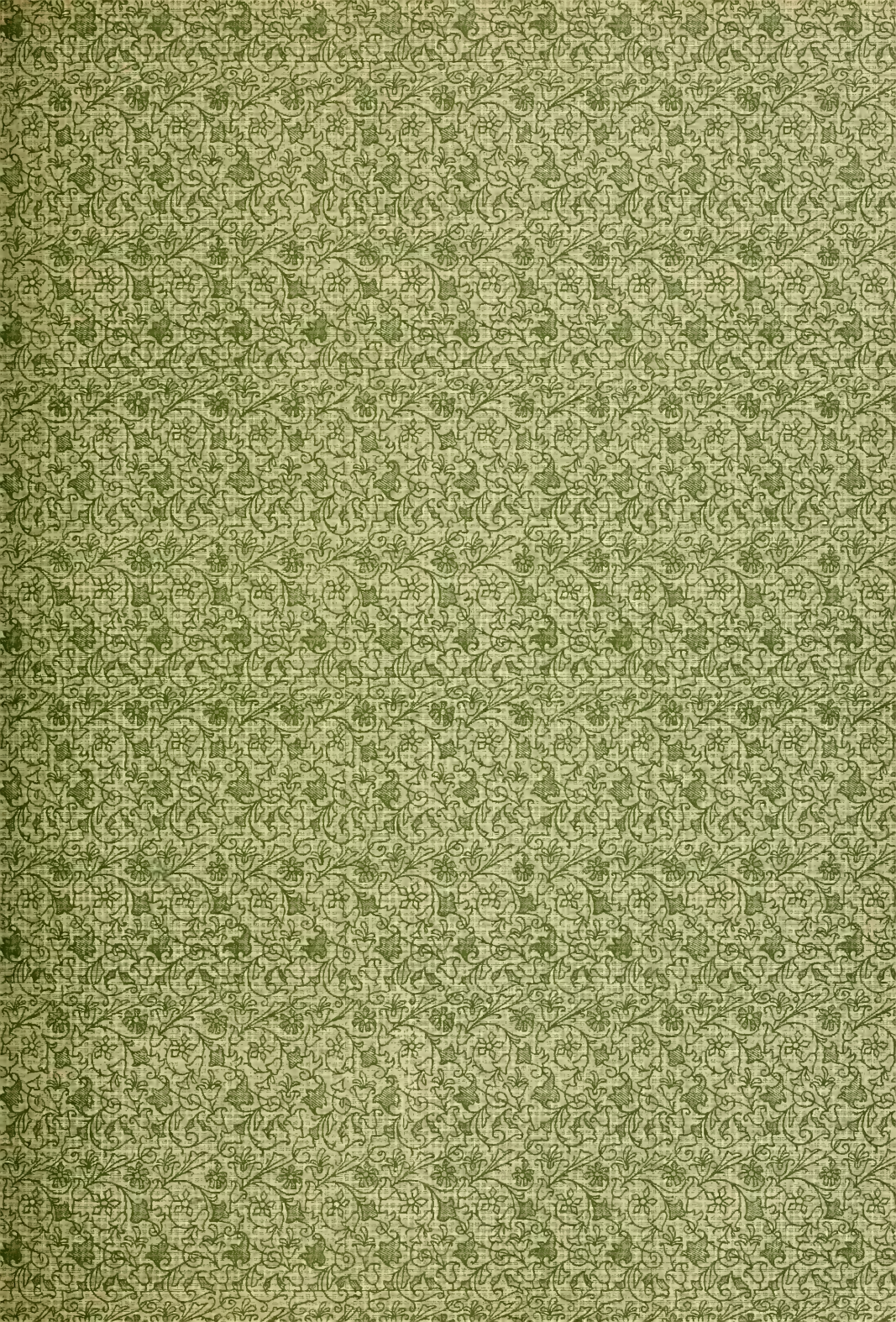








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It Pays to Teach the Best

NEWARK BUSINESS COLLEGE.

MESSRS. ISAAC PITMAN & SONS,
31 Union Square, New York, N. Y.
GENTLEMEN:

Newark, N. J.
May 4, 1910.

Up to the time that I became principal of the Newark Business College, a little more than two years ago, I had for many years been connected with schools that used the . . . light-line system almost exclusively. I had not, therefore, had an opportunity to form an unbiased opinion of the relative merits of these particular systems until that time. I have now had an extended opportunity to observe the finished product of both systems, and I must confess that I have been **greatly surprised at the difference**. We give our students thorough instruction in all branches necessary to make them proficient after they have mastered the shorthand, with the result that the demand for our stenographers is far greater than the supply, and we believe that not a little of this credit belongs to the Isaac Pitman system of shorthand. We send our students out feeling confident that they will hold their positions, for by the time they have graduated, **they read their shorthand almost as rapidly and as accurately as print**.

It is getting to be quite a common thing for us to be asked to send a stenographer who writes the Pitman system, and we are inclined to believe that **many of our better calls are received, owing to the fact that we teach the Isaac Pitman system almost exclusively**.

The one thing about the Isaac Pitman system that has impressed me more than any other is that the longer it is used, the more proficient the user becomes. With many of the other systems, by the time the students have completed it in school, **they have gotten out of it all that is in it**.

To sum up, we teach the Isaac Pitman system, because we believe in it—because we think it is the best system. During the past year, we have investigated several systems of shorthand at the urgent request of publishers, with the result that the more we investigate, the more firmly we believe that the Isaac Pitman system is the peer of all.

Yours truly,

(Signed)

J. KUGLER, JR.,
Principal.

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MISS N. C. HALL, Instructor in Commercial Subjects, High School New Rochelle, N. Y.

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Both remarkable for their clearness and practical character.

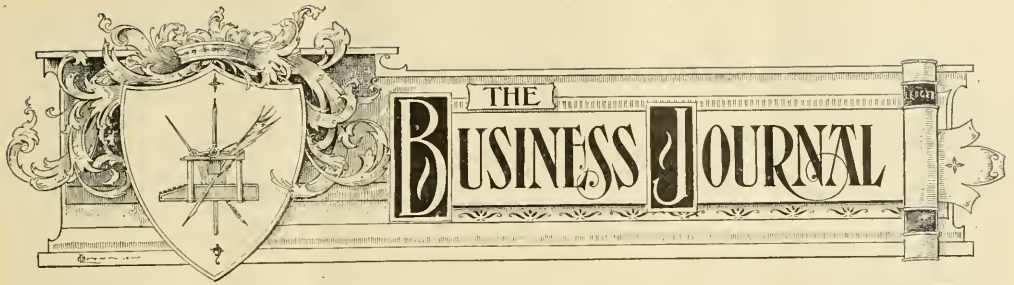
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Any of the above books will be sent to teachers, for examination, upon very reasonable terms. Correspondence invited.

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35th Year

SEPTEMBER, 1910

No. 1

A MESSAGE TO BUSINESS SCHOOL PRINCIPALS

By ELBERT HUBBARD

Author of "A Message to Garcia," "The Boy from Missouri Valley," "Get Out or Get in Line," etc.

To the Editor of THE JOURNAL:

I AM in receipt of your kind favor wherein you ask me five questions, as follows:

1. *If you were to start a business school, who would you hire for your teachers?*

I would hire people who had had a practical business experience and not confine myself simply to professional teachers. I would hire men and women for teachers who prize health, good cheer, kindness, and who had an appreciation of the fact that there is nothing finer or more beautiful in the world than human service.

2. *Where would you have your school located, and what would you put in it in the way of equipment?*

I would have my school located in the business district, and not in a cheap or ebb-tide locality. I would be at the psychic center of things, and in touch with the men who are making the world go around in a business way.

3. *How would you get your students?*

I would get them by advertising, and telling the world what I was doing and trying to do. In addition to this, I would depend upon treating my students so well and giving them so much they would bring in others of their family and friends. There is no advertising equal to a well pleased student. When I got one member of a family I would get the brothers and sisters, too, for I would give them big service in the way of inspiration, encouragement, good cheer, and the helpful hand in every way.

4. *What would you teach them?*

This would depend, of course, on what they needed most. If they were deficient in Arithmetic, Grammar and language, I would brace them up on these things. Teaching is not so

much the imparting of knowledge as it is bringing out the latent power of people. I would, therefore, work for good health, teaching my students how to breathe through the nostrils and not the mouth, to walk erect, move quickly, smile cordially, keep silent when they should, and talk when there was anything to say. I would endeavor to make them useful helpers in a business office, and then when once well launched if they had the stuff in them they would gravitate to where they belonged—just as we all do.

5. *What would you do with them after they had graduated?*

I would have a bureau attached to my school and secure positions for every one of these graduates, and I would not graduate an individual who was not able to go into an office and make good. I am not sure but that I would not give my final diploma until the individual had been a year in a business office, and then I would have the diploma signed by the employer. To me it is a ridiculous and absurd thing to graduate an individual from a school who is not able to earn his living. The object of life is to be happy, and in order to be happy you have to be useful and help carry the burdens of the world, and make this world a better place because you are here.

These things are the object of the business college, and more and more as the years go by will we look to the business college for men and women of character and efficiency. My opinion is that the business college is as yet in its infancy. The big things of

the world are going to be done by business men, and the theorists will sit well back in the gallery.

With all kind wishes, I am,

Yours sincere,

ELBERT HUBBARD.

August 2, 1910.





SEPTEMBER is the opening of the business year, not only for the schools but for mercantile houses and manufacturing concerns as well. During the summer, the Saturday half-holiday is recognized by those who during the cooler months make no distinction between this and any other day of the week, and there is hardly a day when someone is not away on vacation. This is the month when all of us feel most inclined to take hold of serious problems with the energy that spells success.

During the coming season the duty owed by THE JOURNAL to the business schools, whether public or private, will be performed more efficiently, we are sure, because of wider experience, than ever before. For the pupils, every issue will contain much that cannot fail to be of value to them in their school work as well as in their later business careers. The teacher will find THE JOURNAL, as ever, helpful and hopeful. He will find the articles by authorities in various lines worthy of careful study and consideration. He will also find hints which, adapted to his own work, will make him more efficient, and in increasing his efficiency give him a greater degree of satisfaction in his work. The school proprietor will find in THE JOURNAL a monthly mirror of the profession. Through it, he will be able to keep informed as to the doings of his fellow-workers. Through the advertising columns of the magazine he will have presented to him from month to month full information relative to the latest and best in text-books and business devices. Helpful articles will also be published from time to time relating especially to the problems which face him in his work.

It is but a step from the business school to the business office, and any publication which fulfills its highest mission to the former will be of value to the latter. More than ever before, THE JOURNAL will this year devote itself to the task of securing articles by authorities on various lines in which the business man is interested. He will, like the school manager, find in the advertising pages many helpful hints in regard to modern office equipment and appliances. The interests of school manager and pupil, business man and employee, are so nearly identical that any publication which serves one efficiently must be of service to another. THE JOURNAL will aim to meet so far as possible the allied interests of the four classes mentioned, and in serving each well will be of greater service to the others.

We hope our readers will bear in mind that the man who advertises is the progressive man, that the man who has something worth selling is the man who will have something to say worth saying. They will therefore find it to their advantage to read the advertising pages as carefully as the reading pages. Many readers declare that of the two departments, even in the most efficiently conducted magazines, the advertising is the more interesting and instructive. It is the world's show window brought to the desk of the busy man.

We desire this year, as in the past, the loyal support of our clubbers. A glance at this issue of the magazine will convince the most skeptical that securing clubs will be easier this year than ever before. Those who have never in the past secured clubs will be able this fall to do so with ease, and the old clubbers can increase their lists of names and establish new records. By making the magazine worth to the subscriber far more than its cost, we shall give the clubber something which he can conscientiously recommend to every one interested in business or education. We thank our

friends for their loyalty and enthusiasm in the past, and we know that as we merit it, we shall have it continued unto us in the future.

The year promises to be one of the best from a business point of view that the country has ever known. That our readers will be among those who share in this prosperity goes without saying, for in becoming members of THE JOURNAL's family, they will display that keen interest in their own welfare which is the best guaranty of success.

A MESSAGE TO SCHOOL PRINCIPALS.

Once in a generation or so, it is given to someone to write as no one else can. An appreciative public is never slow to recognize such genius. There may be writers at the present time whose product is read with more pleasure or by more people than are the writings of Elbert Hubbard, but their number is extremely limited. "A Message to Garcia," written a dozen years ago, has been translated into all the written languages of the earth and published by the millions. The Emperor of Japan had copies of it distributed among his troops in the Manchurian campaign during the war with Russia. The one who has not read "The Boy from Missouri Valley," "Get Out or Get in Line," or the various numbers of "The Little Journeys," has missed much.

Mr. Hubbard is a successful student of business and social conditions. In his work he has come in very close contact with the schools of business training of America. Knowing this, and also realizing that no one has a keener appreciation of the real sources of business success, we wrote him asking five questions regarding business school work. These questions and Mr. Hubbard's answers appear in this issue of THE JOURNAL. We are sure that they will be read with keen interest and profit by teachers as well as by school owners and principals.

RECENT JOURNAL VISITORS.

C. F. Gaugh, Bay Path Institute, Springfield, Mass.
H. W. Small, Providence, R. I.
A. W. H. Ronish, Drake Business College, Jersey City, N. J.
David R. Penn, Accountant, New York City.
Jessie V. Shearer, Creston, Ia.
John J. Molloy, Hartford, Conn.
J. A. Knotts, University Prep. School, Tonkawa, Okla.
W. A. Baird, Brooklyn, N. Y.
G. Walter Williams, High School, New Bedford, Mass.
A. B. Wrought, Pittsfield, Mass., High School.
W. E. Dennis, Engrosser, Brooklyn, N. Y.
H. C. Bentley, Accountant, New York City.
S. McVeigh, Bliss Business College, N. Adams, Mass.
Mrs. Maude M. Davis, Tampa, Fla., Business College.
L. C. Kline, Brooklyn, N. Y., Preparatory School.
Mrs. Barrett, Browne's Business College, Brooklyn, N. Y.
L. U. Shapter, Queens, N. Y.

"I have had no vacation for five days in succession for thirty years. Have learned to work, laugh, love and be happy in helping others to help themselves, and in doing so, I find perpetual pleasure, which has been a perpetual vacation to me; therefore, I have not yet found the need of any other."
O. C. DORNEY.

ALLENTOWN, PA., Aug. 11, 1910.

NUMBER OF IMMIGRANTS.

Washington, July 16.—Nearly 25,000 immigrants who arrived at United States ports during the fiscal year ended June 30, were denied admission and compelled to return to the countries from which they came.

The fiscal year 1910 was a "million immigrant year," the first for several years, the total number admitted being 1,041,570.

Department of Business Writing

C. C. Mills, Editor.



GOOD handwriting is still the most valuable accomplishment one can possess who has his way to make in the business world. The typewriter and many other office devices have to a very great extent minimized the use of writing in the business office; but in no particular has its entire use been superseded by these labor-saving appliances. Students in business schools whether public or private should devote every possible moment to the mastery of this useful art.

POSITION.

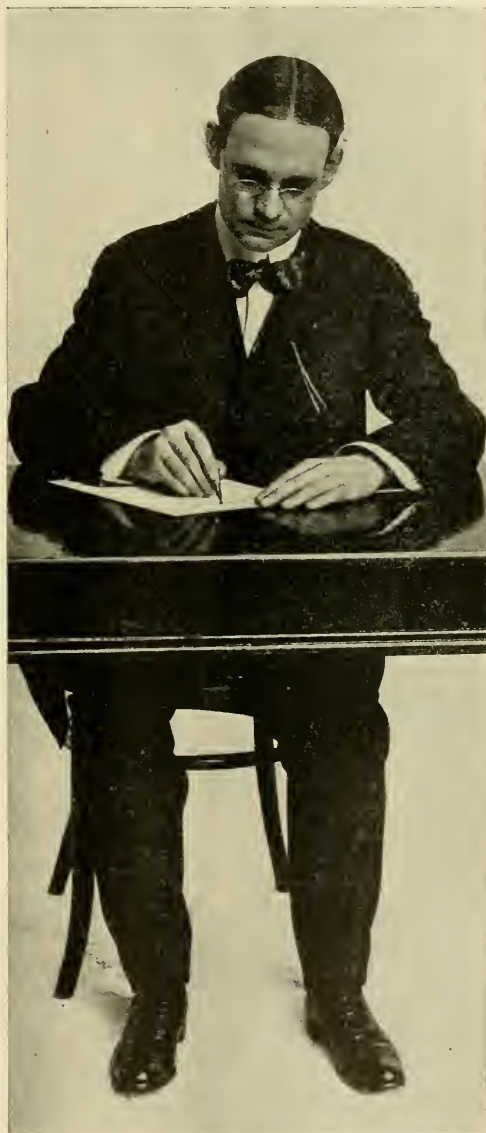
Every one should train himself to proper habits of position while writing. He should see that his feet rest squarely on the floor, sit straight, but inclining the body toward his work without bending his back. The arms should rest upon the edge of the table, the point of the right elbow extending over the edge while the left one should rest upon it. A right angle is formed by both elbows, the hands coming together to form still another, making three in the proper writing position. The left hand should always be opposite the right hand while writing, moving up and down in order to do so; the right one turning over almost flat that the fleshy part of the right fore-arm may rest upon the desk. No part of the hand should touch the paper, save the ends of the little fingers. The fingers should be quite straight, while the thumb is well curved. The paper should be so arranged that all down-strokes may be drawn toward the middle of the body, yet when the pen is swung from left to right it will touch the beginning and the end of the writing line. Keep the ink-well close to the paper.

MOVEMENT.

The only way to execute business writing is with the fore-arm or muscular movement method. The strength of the fingers is inadequate to meet the demands of business. There are few people who do not know what this movement is. It simply means to write with the arm, the hand continually gliding along on the ends of the little fingers, while the thumb and first two fingers hold the pen and do not move in the least. Some of those who have never learned to write this way may find it difficult at first, but it will be very easy in a little while if you will only persevere. Practice at least an hour every day on plate 1 in this number and you will soon have a perfectly free movement.

MATERIALS.

A workman is known by his tools, and when you see one indifferent as to his writing materials, you may be sure that he will be indifferent as to the quality of work he does, and those who employ him will be indifferent as to what they pay him. The pen should be medium course for business writing, the holder straight with cork, rubber or wooden tips. The ink should be a good fluid, one of those blue at first gradually turning black, or if a good black ink can be obtained, such as Higgins Eternal, it would be well to use that. The paper must be hard and of good substantial quality, so that the ink will not percolate through it.



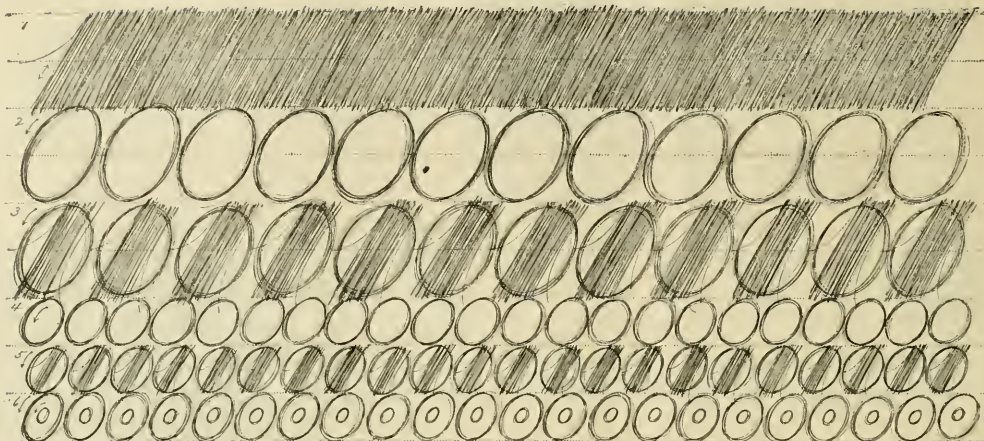


PLATE I. THE PENMANSHIP GYMNASIUM. Here you are to go through all the physical culture exercises necessary to develop the right arm. Make all the drills without per-

mitting your fingers to move in the least, and remember you must make each line one hundred times. Count one for every down stroke, and make three of them per second.

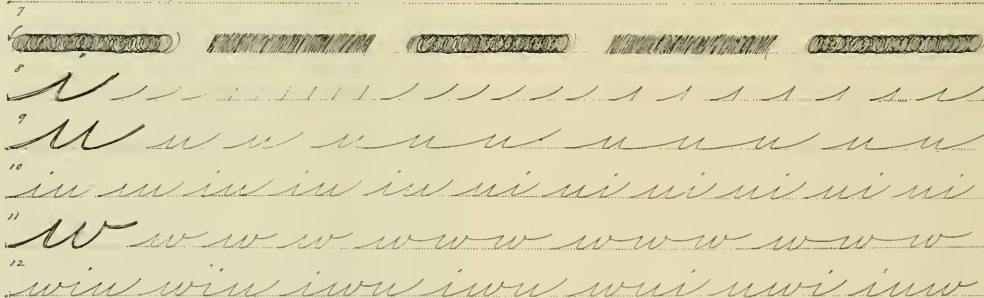


PLATE II. From line six to line seven is a big jump. The only difficulty is that you will try to make line seven with the fingers. Be sure not to do this. If you can make line eight really well bringing the straight stroke down through

the base line, all the rest of this plate will be easy. Count one for each straight down stroke. Make ninety 'u's and sixty 'w's in one minute.

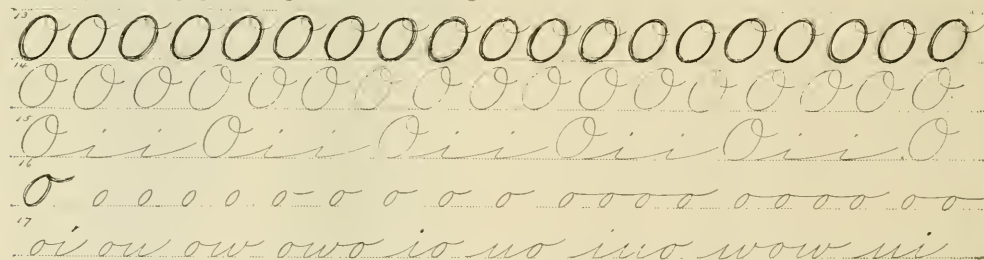


PLATE III. Here we shall have an easy plate which is inserted here to show you how simple it is to go from a movement exercise to a capital letter. I am sure that every one will like this exercise. Notice that the O is a perfect oval

and that the finishing stroke is very short. The small o is just like the large one. Make ninety capital O's and 150 small ones in one minute.

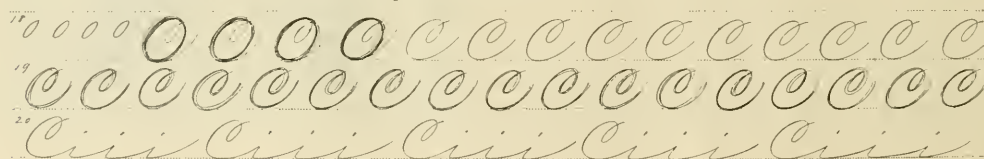


PLATE IV. Make four small *o*'s and then make the left side of a large *O*, when you will have what many think is one of the most difficult capital letters to make. At first

after you make the *C*, make a movement exercise next to it to see how you really make the letter. Make ninety capital *C*'s in one minute.

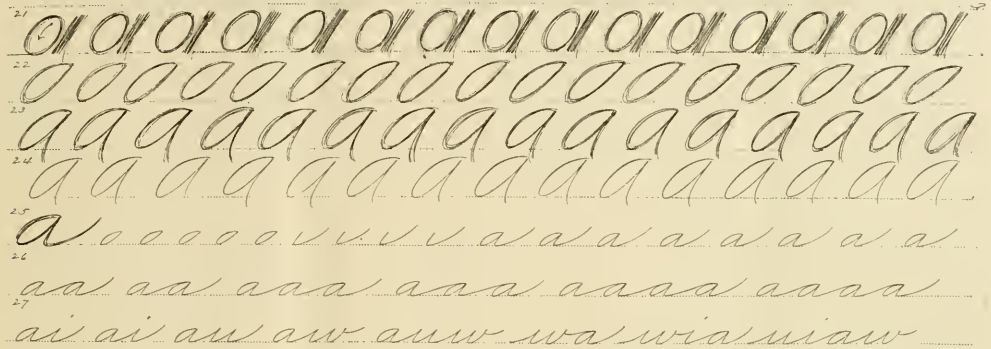


PLATE V. One-half of an oval and a line almost straight—just curved a little, makes a capital *A*. Ninety per minute is the right speed for this letter. Close the top, and as you

go up make a slight pause. The small *a* is very much like the capital, only it slants a little more. Be sure to keep the up-strokes in both of these letters quite straight.

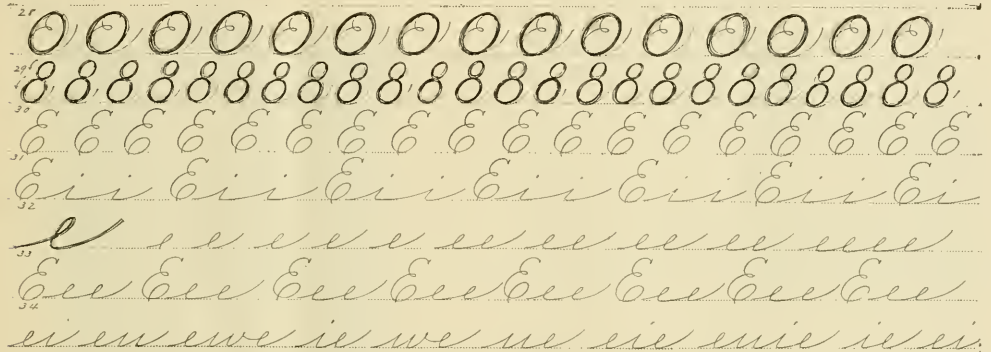


PLATE VI. If one were to make a small loop in the back of a capital *C* he would have an *E*. The capital *E* is made up of the left sides of two ovals, one of these a little smaller than the other. About sixty capital *E*'s per minute is a fair business rate of speed. The small *e* does not look much like

the capital. It is a very important letter, being used more than any other letter in the alphabet. Do not slight it; keep the down stroke quite straight, and make one hundred fifty of them in a minute.

Few acquisitions are more appreciated by the possessor or are more valuable than the ability to write a legible rapid hand.

Supplementary Study by Francis B. Courtney.

A NEW DEPARTURE.

In this department hereafter the regular course is going to be supplemented by that of a number of America's foremost penmen. In that way it is hoped to interest every person in these pages. In this issue you will find some

product work by F. B. Courtney and E. H. McGhee. In the October number you will find the work of two or three others. This will make this department much more interesting and helpful. Let your motto for September be one hundred copies of every line.

A progressive should plan his work. Busy.
 Be at your post before the last bell rings.
 Care is demanded of all who would succeed.
 Do your duties before your duties do you.
 Earn your way through this world Earn.
 Faithfully fulfill every promise. Future hopes.
 He would say nothing until he learned why.
 Industry is fortune's right hand. Excellence.
 Just grasp the first opportunity. push and win.
 Keep your pen in your hand. think, practice.
 E. H. McGhee, Trenton, N. J.

Motto Sentences for Supplementary Writing by E. H. McGhee, Trenton, N. J.

QUANTITY OF WORK.

"How long shall I work at a given task in writing?"
 That depends upon how good a writer you desire to be.
 Some have been known to practice a single word for 36
 hours. That may be more time than the average business
 student could devote to writing; but he should keep at one
 task until it is mastered. The high-way to good penmanship
 has many hills to climb, but if you will take the writer by
 the hand, he will lead you to success. In the first place, you
 should write every line 100 times. You need not do it all at

one time, but it should be done during the month of
 September.

STUDY AND COMPARE.

The marksman who goes out to shoot and fires away with
 his eyes shut never makes a bull's eye. After every shot
 the sharp-shooter examines the place where he hit; and the
 next time he endeavors to come a little closer. No one
 succeeds at his first shot, but the harder and oftener one
 tries, the sooner he is going to be successful. Spend one
 third of your time in examining and criticising your work.

Don't.

Do you feel you'd like to quit? Don't!
Get feeling you don't fit? Don't!
Do you want to yell "all-in"
'Cause your wind is a little thin
And you think you'll never win?

Don't.

A Message to Ambitious Writers by L. Madarasz.

TALKS TO YOUNG MEN. By the Editor.

FRANK A. VANDERLIP.



AMERICA furnishes many examples of financial success. One of these particularly inspiring to young business students is that of Frank A. Vanderlip, President of the National City Bank of New York—the largest bank in the western hemisphere, having a capital stock and undivided profits of fifty millions and deposits of over three hundred millions. Mr. Vanderlip is in the neighborhood of fifty years—not more than that. He was born on a farm near Aurora, Ill. At sixteen years of age his father died, and his mother finding it impossible to maintain the home in the country, moved to the city. Here young Vanderlip procured work in a manufacturing establishment at \$1.25 a day. In a year or so, his salary was increased to \$2.50. His ambition was at work, however, and being attracted by the possibilities embraced in the mastery of shorthand, took a course in this subject by mail. After acquiring a fair degree of facility in writing, he obtained a position on a local newspaper. His duties consisted in reporting local news, setting type, collecting bills and running the press. For this he was paid a salary of six dollars a week. It was all valuable experience for him, however, and in a short time he procured a position with an investors' agency in Chicago. It should be said in passing that while he worked on the newspaper he learned all



Frank A. Vanderlip.

there was to be learned about that occupation. This same enterprising spirit was made apparent in his new position, for he at once set himself to the task of mastering the mysteries of the stock and bond market, and especially how to analyze the financial reports of business corporations. This is something every American youth should know; but how many can understand even the simplest bank statements which appear in their local papers in July and January of each year? It was not long until he secured a position as a financial writer on the Chicago Tribune. Here he combined his newspaper experience with that of the investor's agency. He subsequently became financial editor of this great Chicago daily. While in this capacity he attracted the attention of the financial leaders of that city by the method in which he on one occasion forestalled an incipient panic.

When Lyman J. Gage, the great Chicago banker, was in-

vited by President McKinley to become a member of his cabinet, he asked young Vanderlip to be his private secretary. The invitation was accepted with eagerness, for Mr. Vanderlip well knew the great possibilities of advancement afforded by such a position. It was not long until he became assistant secretary of the Treasury, and finally was engaged to come to New York as a Vice-President of the bank which he now heads. His salary must be at least one hundred thousand dollars a year, and possibly a great deal more. He owns a beautiful estate upon the Hudson river, has his private yacht, and an automobile for every occasion. His bank occupies the most imposing structure in the financial district in New York.

After all, it was not such a long way from the little farm in Illinois to the head of a great bank. It was all in the boy, in his ambition, in his purpose and in his energy. Mr. Vanderlip when he started out had possibly never heard of the National City Bank. He knew no more of it than Abraham Lincoln did of the White House when he was sailing a raft on the Mississippi river, or James A. Garfield when he was towing a boat on the canal, or Theodore Roosevelt when he was riding wild bronchos on the western plains.

SAME OLD STORY.

Erwin J. Wider, a bank clerk in New York, appropriated to his own use railroad stock to the value of \$680,000. Before his arrest, it was found that he had prepared the following letter:

July 21, 1910.

To the Russo-Chinese Bank Agency,
50 Pine Street, N. Y. City.

GENTLEMEN: I might as well tell you that in a few days 3,200 shares of Pennsylvania Railroad stock have to be shipped to the National Bank of Berlin, Germany. You won't find them. I took them.

You will also find a large number of shares of other stocks missing, which I also took. I meant to put them back, but the market went against me, and it was the blamed cotton situation that broke my neck.

It was all your own fault, anyhow. You should not have put one man in charge of everything from A to Z. My wife does not know anything is wrong, but I am going to tell her to-day. Whatever else you find missing I took.

Yours respectfully,

(Signed)

ERWIN J. WIDER.

We have it on the best scriptural authority that when Mr. Adam did the thing he knew he ought not to do he promptly laid the blame on someone else. It has been noted ever since that when a man did something creditable he always demanded full recognition, but when he yielded to his weaknesses the responsibility was to be fixed elsewhere. The plea of the young man who took a little matter of \$680,000 which did not belong to him, that his pay was too small to enable him to live as his friends did, and that the officials of the bank ought to have kept a closer watch on their property anyway, was only to be expected.

The only trouble with such a justification as this is that it doesn't justify. The excuse is a fine one except for the incidental fact that it doesn't excuse. The blame is like one of the "imp" bottles sold in the novelty stores. One may lay the bottle on one side or the other, and in fact in any position but squarely upright as a well behaved bottle ought to stand, and it will adjust itself to the perpendicular. This bank clerk's blame may be sent hither and yon by the person himself, but it returns firmly upon the individual who took the \$680,000 that didn't belong to him. The point at issue is not whether the bank had a private detective on his track all the time, whether his cash was counted every night, whether the bonds to which he had access were checked up daily, but whether he took the property. This he freely admits.

Moral lessons are sometimes better enforced when there is something practical behind them. That is why the law, instead of merely stating that we may not do this thing or that, attaches a penalty to the violation of the law. It might be added that nature does the same thing, so man is following an excellent precedent. Some persons are organized on so high a

plane that the simple edict not to do a thing is sufficient. More individuals, it is to be feared, are prevented from doing some of the things not good for society by the knowledge that there will be trouble for them if they do. Even some who advocate the laws and their application generally would evade them personally if they could without the possibility of incurring that penalty which is the twin brother of the law itself.

What did this young financier—it seems hardly appropriate in days of high finance to refer to him as a mere thief, for the word has an ugly sound—except to get out of it? Did he imagine he could keep on indefinitely piling theft on theft, without anyone being the wiser? Did he suspect that his later years would be any more joyful because of his moral perverseness than in making the best of his salary of \$25 a week, and if he could not live as his friends did, then living as his means permitted him to live, not ostentatiously but comfortably and honestly? Probably he neglected to analyze the situation as carefully as he might at the outset, and one act of dishonesty made the next not only more easy but inevitable. As a result his usefulness in this world is now limited to his position as a living object lesson of the truth of the old proverb, "Honesty is the best policy." Honesty generally pays big dividends, all pessimistic croakings to the contrary notwithstanding.

MEN STENOGRAPHERS WANTED.

Few Willing to Serve Government for \$900 a Year—Women Not Barred.

Washington, July 23.—The report that there is a ban against the employment of women clerks and stenographers in the government service was denied today by General John C. Black, chairman of the Civil Service Commission. This report became current by reason of the fact that women will not be admitted to the examinations which are to be held throughout the country on Tuesday for stenographers in the departmental service.

"For many years the stenographer and typewriter examination has been held semi-annually, in the spring and fall, open to men and women alike," said General Black. These semi-annual examinations have resulted in obtaining an ample number of qualified women applicants, but the number of men who pass and are willing to accept the usual entrance salary of \$900 a year in the departmental service is so small that it has been found necessary, in order to meet the needs of the various departments, to hold examinations oftener than twice a year. Therefore, an examination was held in June, and another will be held July 26, open to male applicants.

"As the commission is able to meet all the demands of the departments for women stenographers from existing registers of eligibles who have been obtained from the semi-annual examinations, it was unnecessary to admit women to the examinations last month and this month. Women will be admitted to the September and October examinations as usual."

DRAWING.

By Valentine Sandberg.

In drawing a face, always bear in mind that the head is of an egg shape. The above diagram shows the sub-divisions of the human face used by artists when drawing from memory. These diagrams show the different attitudes of the head. No. 1 is looking down and No. 2 is looking up.

The center line is the line running between the eyes, through the center of the nose, mouth and chin.

Dotted line 3 indicates top of forehead.

Dotted line 4 indicates eyes.

Dotted line 5 indicates lower part of the nose.

In Plate 2 the diagrams show the sub-divisions of the human face with the features drawn in correct proportions.

Plate 3 shows the elements of expression in a few strokes, the essential points in the features which must be grasped before successful finished drawings can be made.

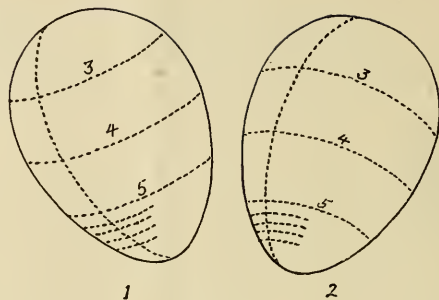


Plate 1.

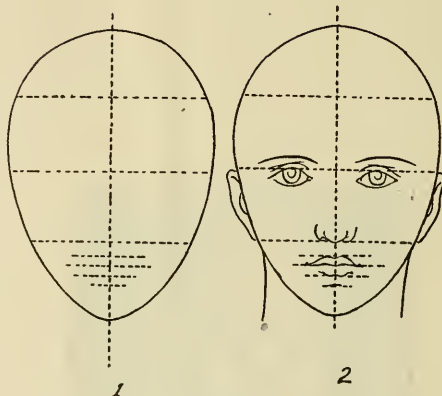


Plate 2.

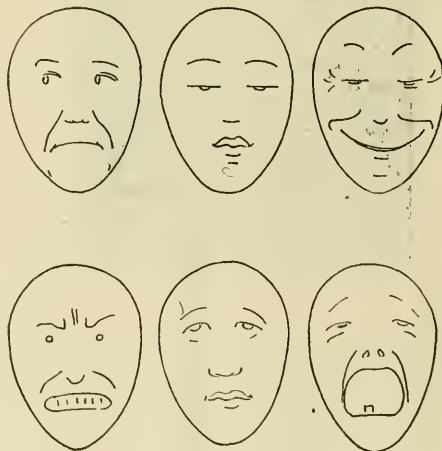


Plate 3.

Penmen who want a really good black ink that flows freely and which does not cost any more than ordinary fluid ink should try Higgins' Eternal Black Ink. It is in constant use at THE JOURNAL office.

Department of Ornamental Writing

Plates by L. MADARASZ

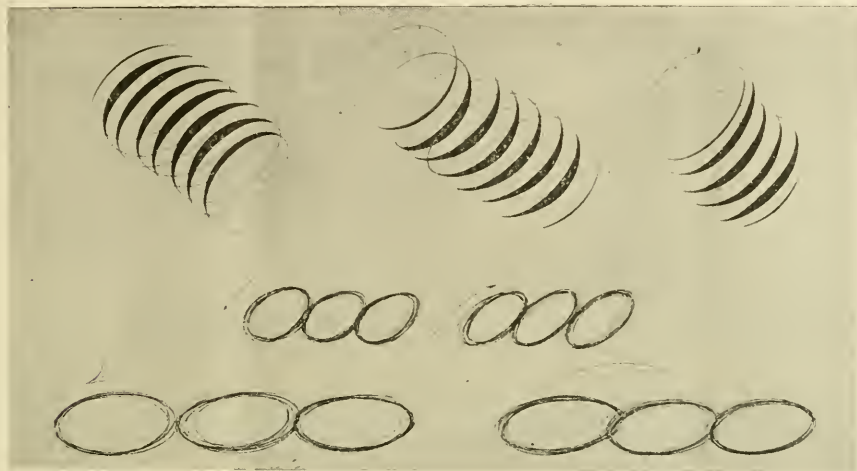


Plate 1.



Plate 2.

See page 19 for suggestions.

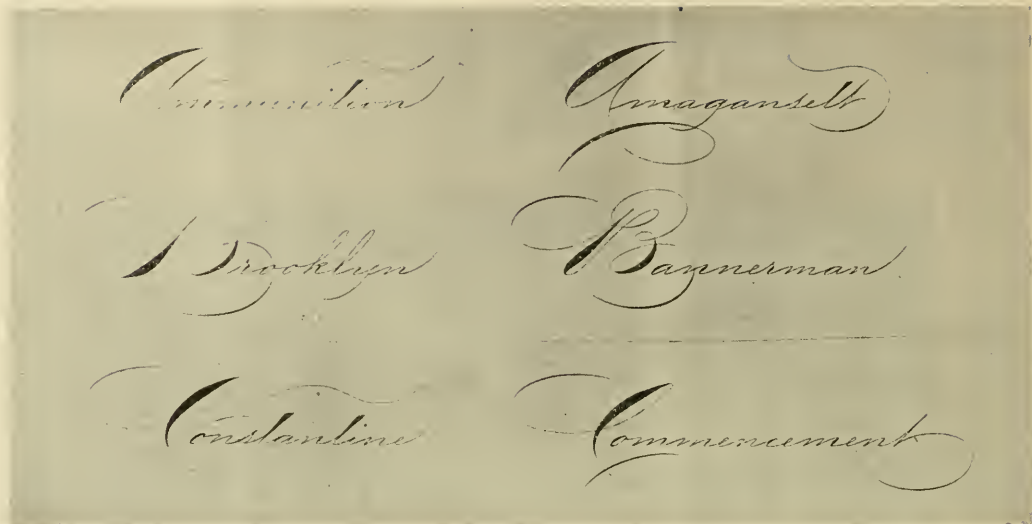


Plate 3

COMMERCIAL DEBATING CLUBS.

A NUMBER of years ago THE JOURNAL was instrumental in organizing a large number of Success or Self-Help Clubs in the business schools of this country. They were very successful. This year we hope to assist in the organization of a debating club in every commercial school.

In a business education, a thorough mastery of the English language is paramount. This means that the young business man must be able to speak and write with fluency and forcefulness. As school work is now conducted, oral English is much neglected. The young business man who cannot present

has ever been the most fruitful source of vigorous and effective speech.

Our plan is very simple. It is this: The principal of each department of the business school should bring the matter before his pupils, explain to them the importance of being able to talk—not to make a speech—simply *to talk*. Then effect an organization to last for one month, officers to consist of president, vice-president, secretary, and program committee. A debate must be held at least once a week, as many members as possible participating in it. Wherever possible, let the discussion be open and free to all. Before beginning the debate, three judges should be appointed to determine the result. Questions should be posted conspicuously for the entire month. In addition to the debate, some member of the department should be called on to give a short talk on current events. At the last meeting in September, new officers for October should be elected.

We should like to hear from all schools organizing these debating clubs.

The questions for September are as follows:

RESOLVED:

That carelessness is a greater hindrance to commercial success than laziness.

That success is more dependent upon ability than upon opportunity.

That poverty, rather than wealth, has a tendency towards the development of true manhood.

That economy is a greater advantage to commercial success than energy.

HYMENEAL.

Mr. and Mrs. A. T. W. Pritchett
announce the marriage of their daughter
MABEL

to

ROBERT ARBIE GRANT
on Wednesday, the tenth of August
nineteen hundred and ten
Orange, Calif.



The Debating Club Emblem, Typifying Aspiration.

his proposition to the customer, who is at a loss for the right word at the right time, is seriously handicapped. There has never been discovered a method whereby oral expression could be so well developed as by the old-fashioned debate. Argumentative discourse, whether in the district school debating club, in the halls of Congress, or in the British Parliament,

GREAT AMERICAN CITIES.

By A. M. Adams.

NO. 1. NEW ORLEANS.



AMERICA has no more interesting city than New Orleans. It is unlike any other city in this country, partly because of its peculiar location, but more because of the large number of persons of French descent who give to it a local color distinctly its own. Just now the Crescent City is in the eyes of the country to an unusual degree because of its prominent position as a candidate for the honor of holding the Panama Exposition in 1915.

From a commercial standpoint, it is safe to assume that no large city of the country is less known, generally, than New Orleans. As a winter resort its reputation is as broad as the land, and the Mardi Gras has drawn visitors from every part of the world. No city has a better reputation for hospitality than the Crescent City, and visitors who go there for pleasure are always enthusiastic over its charm.



The Sky Line of Greater New Orleans.

New Orleans, however, considers itself primarily a business city. It has no more desire to be looked upon solely as a pleasure resort just because people go there for pleasure, than New York has to be considered only as a good place for an outing because tens of thousands of people visit it every year for pleasure alone. It is to emphasize the business end of its attractions that the progressive citizens of the southern metropolis have organized for the purpose of securing for that city the exhibition which now seems pretty certain to be held to celebrate the completion of the canal across the Isthmus of Panama.

At the time of writing, the Census Department has not yet finished its count of the population of New Orleans, but one can hardly go far wrong in crediting it with between 350,000 and 400,000. Aside from being the largest city in the South, it of course takes rank among the great cities of the nation. It is the unquestioned center of southern social life and also of southern business life. It has the largest sugar refinery in the world, is the second largest port of export in the country, has the largest floating steel dry dock in the world, has the greatest oyster market in the world, has the largest cotton, sugar, coffee, rice and banana market in the country, and does an immense business in lumber, oil, sulphur and salt.

There is a general impression throughout the North that for some reason or other the cities of the South are necessarily unhealthy. There may still be those who think of yellow fever every time they hear mentioned the name of any city below the month of the Ohio. As a matter of fact, in health conditions, New Orleans compares favorably with any city

anywhere. It makes the boast that the average resident white death rate is less than 15 per 1,000. A rate of 17, 18 or even 20 per 1,000 is by no means high in an old established community, and lower death rates are generally found in newer places which have been built up by young and energetic individuals.

New Orleans for a long time labored under the severe handicap of being without adequate sewer facilities. This is not surprising when the engineering difficulties connected with the establishment of a sewer system are considered. Most cities lie above the level of the nearest body of water. The Crescent City, as its name implies, lies in a bend of the Mississippi River, the surface of which is considerably above the general level of the city itself. This difficulty has now been overcome and New Orleans ranks with the other first-class cities in the country in this respect.

In connection with the future of New Orleans, nothing is more significant than the great agricultural development of the surrounding territory. As the lumber disappears from the timbered areas of the South, the farmer takes up the land and finds it adapted to the raising of immense crops of all products native to the region. A greater part of Louisiana is believed

to have been made by the silt brought down the Mississippi River, and with the Delta of the Nile and two or three regions of surpassing richness, it leads the world in fertility.

For many years the swamp lands which bordered the Gulf have been considered unavailable for settlement. Great drainage projects are now under way which will add thousands of square miles of the most productive soil to the cultivated area of the state, and all this territory will pay tribute to New Orleans as the industrial capital of the section.

It is, of course, to be expected that when the Panama Canal opens, a new era in the development of the Crescent City will have begun. With its excellent railway facilities, its harbor ranging in depth from thirty-five to two hundred feet, its thirty miles of wharves, and its progressive business men, it is easy to foretell the great future before this most interesting of American cities.

EDUCATED IGNORANCE.

In a certain educational institution the pupils were required to give definitions. Here are some which were given:

"The earth is an obsolete spheroid."

"An angle is a triangle with only two sides."

"Geometry teaches us how to bi-sex angles."

"Parallel lines are the same distance all the way, and don't meet unless you bend them."

"Horsepower is the distance one horse can cart a pound of water in an hour."

"A vacuum is a large empty space where the pope lives."

"Woman's suffrage is the state of suffering to which they were born."

TALKS TO YOUNG WOMEN.

By Mrs. Nina P. H. Noble.

My dear Girls: I wish that I could shake hands with every one of you who are this month entering school for commercial education, and congratulate you upon your decision to learn to earn. The first day of September is one of rejoicing to me, because I come in touch with young hearts for ten months of sympathy and kinship; young souls for growing in higher planes; young minds for broadening and cob-web clearing. Tears come to my eyes, too, when those faces, so earnest and expectant upon the beginning of the course, become puckered over the new studies that seem so little capable of understanding; and, disheartened even in a week's time, leave with either discontent or wiser expressions.

A year ago, one sweet little lady entered my department, truly anxious to become a world worker. Her right hand had just been amputated and she hoped either to use the false or her left hand. Each morning she came with brave face and patience that would bear the supreme test. Within a month, her nerves repelled. Pity, indeed, was mine for her because she had to give up. Ah! If you, who have strong bodies, clear brains, eyes that can see, ears that can hear, and two hands, will but continue not one day, not two; not only a week, but on and on and not give up! Think, in ten short months you will have won the first of the three battles of success. Do you know what they are? *First*, education or being fitted to do the work. *Second*, getting the position or the chance to do the work. *Third*, the work itself, the untiring toiling to do better, then best.

Young women infuse into their school life a deal of their own spirit, and their recitations are charged with more than the mere repeating of vowels and consonants. They are ever seeing ahead of the transcribing or technical outlines. They have had the lesson of usefulness instilled into their minds before undertaking stenography or bookkeeping.

You realize that usefulness is a universal religion. You are not happy lolling on the couch at home reading novels, day in and day out. It may be that this unhappiness fosters the growing desire for being of real worth to the world and yourselves.

Sheldon says: "In mental vision there are four ranges: The man (or woman) who can look no further than the present is mentally blind; the man (or woman) who can plan for the future has his or her eyes open; he (or she) who can plan for a lifetime is a general; and the man (or woman) who can plan for generations is a genius." You have proved, by taking the first step inside the door of a commercial institution, that you have the first two ranges and have risen above the so-called "school-girl in short dresses."

"I wish to preach, not the doctrine of ignoble ease, but the doctrine of the strenuous life—the life of toil and effort, of labor and strife; to preach the highest form of success which comes, not to the man or woman who desires mere easy peace, but to the man or woman who does not shrink from danger, from hardship or from bitter toil, and who, out of these, wins the splendid ultimate triumph."—Roosevelt.

If you wish to grow, confine your thoughts and actions to one important achievement and do not waver. Do not enter the shorthand department today and next week transfer to

the bookkeeping. Focus your mind upon one of the two subjects and devote all of your ability in that direction. Indecision, lack of assiduity, is the greatest pitfall to accomplishment. A wandering mind speaks failure. Do not let the petty discouragements of the day distract you from the goal ahead and your primal intention to reach it. The fervid need of encouragement is too frequent a germ in the school of commerce. Have enough initiative and the enthusiasm molecule to fight your own battles, to complete your course in the allotted time; to be prepared in every sense of the word when the time comes for you to compete with the followers of the strenuous life.



Mrs. Nina P. H. Noble.

STUDENTS' SPECIMENS.

Specimens of more than average excellence have reached our office from the following:

- J. M. Tran, Central Business College, Toronto, Ont.
- E. J. Wilcox, Connecticut Business College, Hartford, Conn.
- M. Shurtleff, Vankleek Hill, Ont., Collegiate Institute.
- R. E. Leaf, Lincoln High School, Seattle, Wash.
- J. J. Bailey, Technical High School, Toronto, Ont.
- J. S. Oxford, Institute Ingles, Santiago Chile.
- H. E. Congdon, High School, Auburn, Me.
- J. M. Pierce, Goldey College, Wilmington, Del.
- L. Beuglet, St. Michael's College, Toronto, Ont.
- Miss Bertha W. Ferguson, Brockton, Mass., High School
- H. F. Sanger, Juniata Business School, Huntingdon, Pa.
- V. M. Rubert, Eastman College, Poughkeepsie, N. Y.
- J. G. Crumb, Merrill College, Port Chester, N. Y.
- C. J. Gruenbaum, Lima, Ohio, Business College.
- C. C. Craft, Concord, N. H., Business College.
- Miss Cora B. Foote, Manistee, Mich., Public Schools.
- J. A. Buchanan, London, Ont., Collegiate Institute.
- J. H. Snyder, Northwestern Business College, Chicago, Ill.
- J. N. Fulton, International Business College, Ft. Wayne, Ind.



THE NEWS EDITION OF THE JOURNAL costs \$1 a year. We hope to make it worth at least that much to every teacher and school proprietor. It is a matter of deepest gratification to us that hundreds of our professional brethren who give their students benefit of the low clubbing rates for the regular edition think well enough of The Journal to enroll their own names on the Professional List, at \$1 a year.

PERSONAL MENTION.

A. B. Wrought, principal of the commercial department of the Pittsfield, Mass., High School, and Supervisor of Penmanship in the Public Schools of that city, spent the summer at Columbia College pursuing courses in the science of education.

Miss Jessie V. Shearer, a recent JOURNAL visitor, formerly a shorthand teacher at Creston, Ia., and more recently connected with the Census Board in Washington, resigned her position at the capital recently, and after spending a few weeks in the East visiting friends, returns to Creston to engage in public stenographic work.

W. E. Dennis, the popular engrosser and all-round artist, left New York on July 30th for a month's vacation in Canada and Nova Scotia. Mr. Dennis has had a very successful year, and enjoyed his well-earned vacation immensely.

G. Walter Williams, for the past five years head of the commercial department of the New Bedford, Mass., High School, and since the death of the principal of that school in January, principal pro tem, has been elected permanently as principal of the high school. This is one of the first instances we have ever known of a commercial department man being elected principal of an academic high school. New Bedford is one of New England's most flourishing cities. The new high school being erected there will cost \$500,000 and its equipment \$250,000, making a total expenditure of three-quarters of a million dollars. This is surely a great responsibility to be placed on anyone, but the citizens of New Bedford know Mr. Williams to be fully qualified in every way to perform the onerous duties devolving upon anyone occupying the position. Mr. Williams spent the summer at the New York University and paid THE JOURNAL a very pleasant call.

Mr. and Mrs. R. W. Ballentine, of Albany, N. Y., called at THE JOURNAL office for a short visit on their way to the Southland to spend their two weeks' vacation. Mr. Ballentine still swings the oblique penholder with his usual skill.

Friends of F. C. Brofee, a teacher of commercial branches in the Wood School, New York, were surprised when he returned from a one day vacation at Danfield, Pa., with Mrs. Mary Brofee, nee Davison. We extend our congratulations to Mr. Brofee, and hope that his good fortune as a teacher will be no less marked than his success in the field of matrimony.

Mr. and Mrs. W. J. Trainer, of Perth Amboy, N. J., were recent callers at THE JOURNAL office. Trainer's Business School enjoyed one of the most successful years in its history the past season. This is to be expected, for no more conscientious work is done in the class-room than that done by Mr. Trainer.

A copy of the New London Day, for July 29, contains a

full page account of the annual graduation exercises of the New London, Connecticut, Business College. The speech of B. A. Brubeck, principal of the school, is given in full, with an excellent likeness of him. Another speaker was ex-Governor Utter, of Connecticut. The class numbered thirty and the college rooms were filled to overflowing with friends of the school.

One of the features of the special July 21 issue of the Cleveland, Ohio, Enterprise, was a full page advertisement in colors of the Metropolitan Business College. A cut of the building shows the most airy and pleasant quarters imaginable, and there is every reason to believe that E. E. Admire has met with the success he deserves.

A recent JOURNAL caller was F. G. Nichols, New York State Inspector of Business Education. Mr. Nichols is rapidly getting the details of his department in hand, and formulating plans for both public and private business schools that are sure to work for the betterment of business training conditions generally.

There lies on our table the Volume of Proceedings of the Fourth Convention of the Gregg Shorthand Association of America; a large-sized volume of 115 pages, containing the verbatim report of a week's convention of Gregg teachers, in which almost everything desirable concerning the promotion of their work was discussed in a free and easy manner. The volume has also four fine photographs of the entire series of Conventions. Shorthand writers generally gain worthy suggestions from this interesting volume.

MOVEMENTS OF THE TEACHERS.

Mrs. Helen E. Long, this year with the Malden, Mass., High School, has been added to the staff of shorthand teachers in Burdett College, Boston, Mass.

A. W. Ross, of Manchester, N. H., will have charge of the commercial department next year in Cushing Academy, Ashburnham, Mass.

S. E. Leslie, the well-known penman, this year with the Rochester, N. Y. Business Institute, will return to Poughkeepsie to take a position in the Eastman Business College of that city.

The Plainville, Mass., High School has secured a new commercial teacher in Miss Dora Thayer, a graduate of Simmons College, Boston.

C. U. Nichols, of St. Joseph, Mo., has obtained a position as commercial teacher in the Clay Center, Kan., High School.

Miss Eldred Johnstone, of New York City, has engaged with the Egan School, New York.

W. L. Cochran, of Wood's School, New York City, is the new commercial teacher at Massey Business College, Richmond, Va.

A. R. Dorman, of Middleboro, Mass., has been elected to the position of commercial teacher in the New Bedford, Mass., High School.



Remington Managers' Convention Delegates at Atlantic City.

H. W. French, this year assistant commercial teacher in the Lima, N. Y., School of Commerce, will teach commercial subjects next year in the Camden, N. J., Commercial School.

Miss L. Edith Curtis, of Spencer, Mass., will be the new commercial teacher in the Shrewsbury, Mass., High School.

B. M. Winkleman, this year with the Albany, N. Y., Business College, has recently signed a contract to teach penmanship and commercial subjects in the Central High School of Minneapolis.

H. A. Reneau, Winona, Minn., has been employed for some time by the Monroe, Wis., Business College.

C. J. Syer of Nashville, Tenn., will be with the Kentucky Normal College, Lonisa, Ky., beginning in September.

Edgar B. Ray, now of the Pensacola, Fla., Shorthand School, will be with the State Normal School, Lockhaven, Pa., next year.

E. E. Evans, of Goshen, Ind., is now with the Central University of Iowa, Pella, Ia.

Charles Burns, of Oxford, Me., has engaged with Geo. Spotton, of Wingham, Ont.

The Mt. Pleasant, Pa., High School has secured the services of C. A. Bricker, of Poughkeepsie, N. Y., as commercial teacher.

E. H. Stachling, of Sheboygan, Wis., has been engaged as commercial teacher in the Wisconsin Business University, La Crosse, Wis.

Marion E. Hart, of Roxbury, Mass., will teach next year in the Groton, Mass., High School.

Miss M. Gertrude Gould, a graduate of the State Normal School, Salem, Mass., will be a new teacher the coming year in the Watertown, Conn., High School.

P. L. Evans has recently been elected principal of the commercial department of the Berkeley, Calif., High School.

R. R. Holcomb, of Coshocton, Ohio, will have charge of the new commercial department of the Findlay, Ohio, High School during the coming year.

M. N. Cutlip, of Clarksburg, W. Va., has recently begun work in his new position with the Columbia University, Lancaster, Ohio.

C. W. Gay, Dayton, Ohio, has purchased the Southern Business College, Live Oak, Fla., from K. M. Clayton.

REMINGTON MANAGERS IN CONVENTION.

The 1910 Convention of the Remington Managers which began on Monday, July 25, and ended on Friday, July 29, assembled at Ilion, N. Y., for an inspection of the great Remington Typewriter Factory and then adjourned to the St. Charles Hotel, at Atlantic City, N. J., where the regular sessions of the convention were held.

The place of meeting on Monday morning was the attractively located Remington Factory Foremen's Club House which is situated on one of the pretty hills overlooking Ilion and from the veranda of which one of the finest views of the Mohawk Valley is to be had.

The delegates then proceeded to the factory and passed a most enjoyable afternoon inspecting the various departments of the great building wherein Remington Typewriters are built.

Upon completing the factory inspection, the convention proceeded by special train and boat accommodations to Atlantic City, which was reached at noon on Tuesday. The St. Charles Hotel there was their headquarters during the convention. The sessions began at 2 p. m. on Tuesday, Wednesday, Thursday and Friday, July 26, 27, 28 and 29. No sessions were held in the mornings, these being devoted to recreation.

On Friday evening the banquet rang down the curtain on this 1910 Remington Convention. This banquet was held at the St. Charles Hotel and eighty-seven men seated themselves at the board. The last speaker of the evening was F. E. Van Buskirk, General Manager of the Remington Typewriter Company. He called upon every member of the Remington organization, the thousands who were absent as well as the eighty-seven who were present, to keep in step with and promote to the limit each individual's capacity the record-breaking progress the organization is making.

FAKE SCHOOLS.

J. C. Walker, Gen. Sec.

NATIONAL COMMERCIAL TEACHERS' FEDERATION



E are hearing much of "Fake Schools" and sometimes when we hear a man violently denouncing such institutions we wonder just what he means by "Fake Schools."

There are hundreds of schools in the country that are doing poor or indifferent work and have very brief and superficial courses—schools that are managed by men who are honest but who lack business and educational ability. Such as these should not be classed as fake schools but as poor schools.

Our definition of a fake school would be, "A school that attempts to deceive the public as to the ability of the teachers, the value and completeness of the course of study or the opportunities for its graduates—a school that gets money from the public without giving value received in return." There are comparatively few schools of this kind in the country. The majority of school men are honest, straight-forward and honorable in their dealings with the public, and the difference in schools is largely a difference in managers, class of teachers employed and the course of study. This of course refers to private schools. There is a class of schools in the country that much more deserve to be classed as fake schools than the vast majority of private commercial schools. I refer to high schools conducting commercial departments, where only sufficient work is given to make claims of maintaining a commercial course and the claim made only for the purpose of holding students in the high school who would otherwise go to private commercial schools.

There are scores of high schools in the country that have organized their commercial departments solely for this purpose and the courses are arranged to give as little commercial work as possible and still lay claims to having a commercial department; where the teacher in charge, if he have any ability for teaching commercial subjects, is handicapped and hampered in every possible way to prevent him from making the department efficient and of any value to its deluded and unfortunate students. Often the commercial work is turned over to some teacher of other branches in the school who has as little ability to teach commercial branches as the writer has to teach Sanskrit and ancient hieroglyphics. The idea seems to be that any one who is fairly well educated should be able to satisfactorily instruct students on anything so simple and easy to teach as commercial branches, when the fact of the matter is, no class of teachers should have a broader or more liberal education than the teacher of commercial subjects.

It has been the custom of High School principals and public school teachers generally, to sneer at commercial work and commercial teachers and to classify all business schools along with fake institutions.

From our knowledge of the commercial schools of the country and our acquaintance with commercial school proprietors and teachers, I would say without any hesitation that the commercial schools have done as much for the educational welfare and prosperity of the present generation as any other class of educational institutions, excepting of course the grade sections of the public and parochial schools where the fundamentals are taught.

On the other hand, no class of educators more deserve censure and exposure before the public than the high school principal or school superintendent who will deliberately deceive the public by pretending to maintain a commercial department in his school conducted at public expense, and who gives the boys and girls, when they come to school, what he knows is only a sham and a make-believe for a commercial

course. It is certainly time that the public be properly informed on this subject.



J. C. Walker.

This does not mean that the writer is in any way opposed to the commercial department in the high school or the maintenance of commercial high schools in the larger cities. We believe such departments and such high schools properly conducted are perfectly proper and legitimate and will not seriously interfere with the prosperity and work of the private commercial school. Many of the ablest commercial teachers of the country are engaged in high school work and some of the best commercial work being done in the country at the present time is being done in some of the high schools; but these same able teachers well know that the condition above outlined exists in scores and hundreds of high schools and that the teachers in these schools are unable to overcome these conditions.

There is much more to be said on this subject but space forbids further comment at this time.

Movements of the Teachers.

Walter E. Fairman, Lockhaven, Pa., will be in the commercial department of the Lewiston, Pa., High School next year.

E. H. Testerman, last year with Massey's Business College, Birmingham, Ala., will be in the commercial department of the Norton, Kansas, High School next year.

Roy Biles, of Cincinnati, Ohio, has been elected commercial teacher in the Middletown, Ohio, High School.

R. E. Hofelich, of Ann Arbor, Mich., is soliciting for the Douglas Business College, Pittsburg, Pa.

Miss Elva Gooden, of the Bowling Green, Ky., Business University, is the new commercial, shorthand and telegraphy teacher for the State Female Industrial School, Montevallo, Alabama.

Schissler's College of Business, Norristown, Pa., has secured the services of J. M. Lantz, formerly of Waynesboro, Pa.

C. S. Goldston, of the Bowling Green Business University, Bowling Green, Ky., is employed by the Metropolitan Commercial College, Toledo, Ohio.

J. C. Evans, of Columbus, Ohio, begins work July 1st, with the Metropolitan Business College, Chicago. S. B. Johnson, Pocatello, Idaho, has also been employed by that school.

NEW BOOKS.

BOOKKEEPING AND ACCOUNTANCY, by Harry M. Rowe, Ph. D., published by the Sadler-Rowe Co., Baltimore, Md.

The latest product from these progressive publishers is represented by an elaborate and practical set of text-books and related set of budgets, blanks, business forms, etc., which constitute an authentic work and system for teaching the subject of bookkeeping in theory and practice. This review will treat the elementary text-book only.

Dr. Rowe has presented the theory of bookkeeping in the only logical order, by beginning with the classification of ledger accounts and their functions. The ability to correctly classify business transactions is a pre-requisite of proper bookkeeping knowledge. Each time a business transaction is recorded in a book of original entry at least two ledger accounts are involved. The student must understand the functions of ledger accounts, else how can he determine which ones are to be debited and credited when recording transactions in the books of original entry? A treatise on the functions of the many books of original entry should follow and not precede the treatise on ledger accounts, is the theory Dr. Rowe has worked on, and he has successfully demonstrated the logic of that theory.



Dr. H. M. Rowe.

His admirable work has introduced the important features so absolutely essential to the proper teaching of the subject as it is practiced in modern offices. He has clung, and wisely so, to the best form of an ordinary journal ever developed, and what makes it the best form are the two perpendicular guide lines for the credit item and for particulars of the entry. The practice of making cross entries, transfer entries, and closing entries, without passing them through the journal is eliminated from this work, and all such entries are properly handled through the journal. The old merchandise account so characteristic of the commercial school text-book is eliminated, and in its place we find the modern practice of treating the component parts of the trading account clearly illustrated and explained. Fixed asset accounts are scientifically handled in accordance with the practices of professional accountants, and the entire work is a great stride forward in commercial school text-books.

The work is not designed to be taught by dummies, or to be selftaught. It is in keeping with the modern ideas of education,—which requires a scientific presentation of the subject, a capable teacher, and a student willing to think about that which he is studying. A student will not be ashamed to take this text-book with him when he starts his

business career, and he will find in the modern office that he will not have to "un-learn" that which he has learned from its pages.

A BOOK ON COST ACCOUNTING FREE.

The principles underlying the subject of cost-accounting are being given a great deal of attention by accountants and auditors. It is only a question of time when thorough courses will be given in all business schools. The literature on the subject is not extensive, but an opportunity to obtain a two-hundred-page book, without any cost whatever is given by the Burroughs Adding Machine Company of Detroit, Michigan. A copy of this work has just reached the editor's desk, and the various chapters dealing with the subject of Wages, Stock Distribution, Handling of Material, and Handling the Labor Costs, etc., have been read with interest. We advise every one of our readers to procure one of these books at once.

The following volumes come from the Gregg Press this summer:

THE EXPERT SHORTHAND SPEED COURSE, by Rupert P. SoRelle. This contains an explanation of the methods used in training the contestants for the Miner Medal, etc., and new theories about advanced instruction in shorthand.

KEY TO PROGRESSIVE EXERCISES IN GREGG SHORTHAND. A series of charts for use of teachers for the purpose of simplifying the correction of their students' exercises.

FACTORS OF SHORTHAND SPEED, by the late David Wolfe Brown. Mr. Gregg has purchased the copyright of this book which has been in great demand, but which has been for some years out of print, and will re-print it.

BOOKS RECEIVED FOR REVIEW.

Modern Typewriting (Remington Edition), By Mrs. M. Teft-Worth. Published By J. A. Lyons & Company, Chicago.

Scientific Touch Typewriting, By E. E. Gardner, F. H. Bliss Publishing Company, Saginaw, Michigan.

How to Read Character in Handwriting, By Mary H. Booth. The John C. Winston Co., Philadelphia, Pa.

Movements of the Teachers.

P. B. Freeman of the Bowling Green, Ky., Business University, will be with the Sue Bennett Memorial School, London, Ky.

Wm. Tyler, of McRaye, Ga., will be at the head of the commercial department of the Pensacola, Florida, High School.

Miss Stella Conover, of the Bowling Green, Ky., Business University, is with the Capital City Commercial College, Charleston, W. Va.

E. B. Francis, of Farmington, Me., has purchased an interest in the Rome, N. Y., Business Institute.

P. B. Trewer, M. Morris, N. Y., is now with the Newark, N. J., Business College.

Arthur J. Gmeiner, of Philadelphia, is the new teacher at Douglas College, McKeesport, Pa.

Miss M. Halladay, of Summit, N. J., has been elected commercial teacher in the Saratoga Springs, N. Y., High School.

Miss Josephine E. Bryan is the new shorthand teacher in the Mountain State Business College, Parkersburg, W. Va.

James R. Inman has been added to the staff of Brown's Business College, Kansas City, Mo.

Miss Hester V. Bader, of Blencoe, Iowa, will be the new Gregg shorthand teacher in the Springfield, Ill., Business College.

The Woodward, Okla., Business College has engaged G. W. Land, of Cannelton, Ind.

T. M. Biddlecombe, of Galesburg, Ill., goes to the Public schools of Ely, Minn., next year.

H. J. Hull, of Cassadaga, N. Y., has contracted with the Panama, N. Y., High School for the coming year.

Chas. P. Garten, formerly of the Jackson, Ohio, Business College, has engaged with the Portsmouth, Ohio, College of Business.

Department of Business Education

Conducted by F. G. NICHOLS

State Inspector of Business Education, Albany, N. Y.

IN this space each month I want to talk *with* you not *to* you, about questions of mutual interest. Speak back if you feel like it. I don't care to take the same advantage of you which some teachers do of their pupils. There will be at least two ways in which you can have your say. Write to me direct or store up your ammunition until the annual convention of the New York State Commercial Teachers' Association to be held in Rochester during Christmas week and come prepared to take part in the live discussions which are being provided for. If you desire my help and the help of other commercial teachers as much as I do yours, some good will



F. G. Nichols.

surely come from this feeble, but sincere effort to improve conditions in public and private commercial schools in this state. May we not all pull together in a grand effort to put New York into the very front rank among the states which are earnestly striving to educate for life as well as for college?

Yesterday a teacher in one of our high schools asked me for some advice. Her principal had said to her, "Would you keep a girl from graduating on account of failure in such a *minor* subject?" This "minor subject" was commercial law. I am not ready to believe that commercial subjects still need explanation and defense so far as commercial teachers are concerned, but I do find among school principals and academic teachers those who still look upon our work as being of "minor" importance and intended only for those "not up to college preparatory work." You and I know that the commercial subjects, properly taught, will bring to the pupil just as much real mental discipline as any other school work. Sound your associates from superintendent to janitor and if

you find this notion of "Better for the poor student and snap seeker" still lurking in the mind of a single one of them, set about the task of enlightening him. Rest assured that his opinion is based on ignorance of the real object and scope of commercial courses.

"Didn't you notice a big difference between the pupils in our commercial department and those in the other classes?" said one excellent high school principal a few days ago. My reply made him sit up straight and think hard. "But," he continued, "those pupils have all failed in academic work before they took up the commercial course." The truth was "failure in academic work" was the price of admission to the commercial department in this school and of course those who wanted business education badly enough, paid the price. These boys and girls had entered the high school in the usual way and started the only course they were allowed to take, the academic, college preparatory, or general as you choose to call it. After awhile they realized they were not getting what they had come to high school for—an education which would fit them for useful citizenship, not one that would lay the basis of a future advanced course in university or college.

Barred out of the classes of their choice because the principal wished to "gauge their mental caliber," and further because "the straight academic course is *really* best for all high school pupils," they soon lost interest and failed in some subjects at the end of the year. Their refusal to come back in the fall and go on with the course which was "best for them," together with their manifest unfitness for difficult academic study, finally convinced the principal that they should be given a chance in the commercial department. I do not need to tell you of their work there. Interest aroused, a purpose in view, they worked hard and succeeded in their studies. The deplorable thing about it is that they now belong to the "I don't like algebra" class of pupils, driven to this state of mind by the outlaw treatment of the commercial department. How much better for both school and pupil if a well balanced commercial course had been open to them when they entered school. A course containing mathematics, science, history and literature as well as the technical subjects. These same pupils would have continued longer in high school and received a broader education along with their special training for the business of life.

Is it any wonder that the principal referred to could not understand that the success of his outlaw commercial group was due to any other cause than the "snap" nature of the work? Had he not tried them out and found them wanting along legitimate educational lines?

OBITUARY.

E. J. Voss.

We have just received a letter from Edward Tobey, Tobey's Business College, Waco, Texas, informing us of the death of E. J. Voss, one of the leading penmen of the South. Mr. Voss was just entering upon the threshold of a useful and active career. For the past three years he had been teaching for Mr. Tobey, and had made a splendid success in his work. His death will be a great loss to the profession. Members of his family have our deepest sympathy in their bereavement.



PUBLIC SCHOOL DEPARTMENT

Conducted by Harry Houston
Supervisor of Penmanship, New Haven, Conn.



PENMANSHIP IN THE NORMAL SCHOOLS OF CONNECTICUT.

By J. C. Moody, New Britain, Connecticut.

THE general opinion among writing teachers seems to be that if the writing in the public schools is to be improved we must improve the teaching of it. For the past ten years or more an effort has been made to bring about this improvement by changing from one style of letters to another and from one system of copy books to another, but with all of this experimenting, no lasting improvement has been brought about. It is not the style or system that makes good writers, but rather the teacher. The teacher must be prepared to teach this subject as well as to teach arithmetic or language.

Some good can be accomplished by giving courses and lectures to the body of teachers already in the ranks, but it seems to me the ones to receive this instruction and training are the teachers to be, *i. e.*, the pupils in the normal schools.

The authorities in these schools are waking up to this fact and courses are required in many of the normal schools in this country. In Connecticut all of the normal schools give such a course and it is required of all pupils. At present the course in the several schools is similar except in length. In some of the schools lessons are given for an entire year, once a week, in others for a period of but twenty weeks. When a lesson is given but once a week, daily practice is required and work handed in for inspection. A mistake is sometimes made in normal schools by emphasizing but one phase of the subject, that is, the ability to write well. In Connecticut a broader view is taken and the pupils are not only taught to write well but how to teach the subject. Normal schools should not only teach, but *train* as well.

In the school with which I am the best acquainted, the course is as follows: A forty-five minute lesson is given once a week for a period of twenty weeks. During this time lessons are given both for paper and blackboard practice. At each lesson several pages of practice work are handed in for inspection and criticism, also results of the week's practice on the board are left for criticism. The class time is used in different ways either for drills or lectures. Occasionally a part of this time is used in general criticisms by the instructor.

TEACHING BEGINNERS.

By Florence Smith, Supervisor of Penmanship, East Orange, N. J.

IN teaching a young child to write, the aim, at first is not to have a finished product, but to teach the child the direction the hand moves in while writing. In order to do this his mind must complete the circle of intellectual process. He must observe, think, decide and execute. The investigations of psychologists and educators have shown that the sense organs and nervous system of a young child are not adapted to fine, exacting movement. For this reason the work at first is large and free, no ruled line forms are used. Cramped positions are done away with by the use of the blackboard.

Standing at one side so the child can see the path the crayon takes in writing, the teacher writes an easy word, for instance, "no," on the board in a large free hand. The teacher's work is to store the mind of the child so well with the image of

the word that he wants to do it himself. Before the child is allowed to use the crayon he is tested in a number of ways to see if his impression of the word has been moulded into thoughts which can be used in performing the work—by writing it in the air with his finger, on his desk, in sand, etc. Without a copy he is then allowed to go to the board, first being told how to stand, and write the word in a large, free hand upon the unruled blackboard.

A little has been done in personifying letters, but no letter has been taught except in words. As other school work demands writing on paper the first year, unruled paper with small crayons are used. Before the paper is used, position of body, feet, arms, hands and paper are taught and mastered. Rough drawings of little "A Boy" have been drawn on the board showing how he places his body and feet. Likewise the top of the desk has been drawn and paper placed on it as the child is to place his on his desk. The old words used on blackboard are taken first so that the greatest emphasis can be put on position and placing of word on paper, so giving room for margins. Proportion of letters and slant are taught.

To reduce the size of the writing, the device of folding the paper is used. The child is taught how to place a word on the fold. Up to this time nothing has been said about pencil holding as crayons have been used. The next step is to teach pencil holding.

Before the end of the first year a child is able to write, on one inch ruled paper, short stories from a copy as: "Can you see?" also to write from dictation spelling words. No writing is assigned as busy work. Special emphasis is given that all writing shall be supervised, and that all points taught in the writing lesson are carried out in all writing done.

SERIES OF PROMINENT SUPERVISORS.



W. P. Steinhäuser, Supervisor of Penmanship, Ocean Grove, N. J.

RAPID CALCULATIONS.

By D. A. McMillin.



N beginning this series of articles on the subject of commercial arithmetic, I wish to impress on the mind of the reader that one of the principal objects sought by me is the elimination of unnecessary arithmetical processes.

It is to be assumed that the average student who enters upon a commercial course is reasonably well prepared in the elements of arithmetic. This being the case, it is only essential that the commercial teacher develop the student along the line with which he is familiar, merely adding to that equipment a practical knowledge of those things which in the course of his chosen work may be of benefit to him.

No attempt will be made to cover the entire subject of arithmetic, it being my purpose to touch only upon those parts most closely connected with the work with which we are identified.

One of the most important points and that which I will first take up is

FRACTIONS.

A thorough knowledge of this subject is necessary if the student is to meet with satisfactory results in more advanced work. It is not only important in itself, but in the numerous cases where it is possible to substitute fractions, as in the use of Aliquot Parts and in Percentage. The aim should be to show that the handling of fractions is a concrete proposition. A denominator number is so called because it refers to a particular thing or denomination and a fraction is given a certain name because of its particular denomination or of the parts of a unit referred to. It is thus demonstrated that the relation of the two is very close and that they can both be handled to advantage in a similar manner.

As in denominate numbers, so it is in fractions, elements that are unlike cannot be added or subtracted, therefore a common denominator must be found. In some cases much labor may be saved, but I find that a large amount of drill work is necessary to leave its impress on the average student's mind. Thus, practice adding of two small fractions as follows:

$$\frac{1}{2} + \frac{1}{3} = \frac{5}{6} \quad \frac{1}{8} + \frac{1}{7} = \frac{15}{56} \quad \frac{1}{4} + \frac{1}{5} = \frac{9}{20} \quad \frac{1}{9} + \frac{1}{6} = \frac{15}{54}$$



D. A. McMillin.

$$\begin{array}{r} \frac{1}{7} + \frac{1}{3} = \frac{10}{21} \quad \frac{1}{12} + \frac{1}{13} = \frac{25}{156} \quad \frac{1}{17} + \frac{1}{4} = \frac{21}{68} \quad \frac{1}{10} + \frac{1}{11} = \frac{21}{110} \\ \frac{1}{5} + \frac{1}{9} = \frac{14}{45} \quad \frac{1}{3} + \frac{1}{4} = \frac{7}{12} \end{array}$$

Drills of this character are valuable in that while no new principle is established, it is an impressive demonstration of the fact that by merely adding the denominators for the new numerator and multiplying the denominators for the new denominator, the result is reached almost instantly. This may be developed by increasing the numerators and by other variations as may suit the occasion.

The same course should be followed in subtraction except that the denominators should be subtracted for the numerator of the result. No special point need be brought out in either multiplication or division of fractions except the need of thorough qualification in cancellation.

Drill in problems similar to the following gives excellent results for review work:

Simplify—

$$\begin{array}{l} \text{(a.)} \quad \frac{\frac{2}{7}}{\frac{3}{8}} \div \frac{\frac{3}{8}}{\frac{9}{10}} \\ \frac{1}{4} \text{ of } \frac{1}{6} \div \frac{5}{4} \\ \frac{2}{3} \times \frac{1}{5} \div \frac{1}{3} \\ \text{(b.)} \quad \frac{\frac{1}{7} + \frac{1}{8}}{\frac{1}{3}} \div \frac{\frac{1}{5} + \frac{1}{3}}{\frac{1}{3}} \end{array}$$

Note: I would be glad to have any of my readers give correct solutions to the above and in connection therewith the best reason for the rule for division which says, "Invert the terms of the divisor and proceed as in multiplication." (Results and some of the best replies will be published in a later issue.)

In giving drills as above, care should be taken in explaining to students why certain signs have more weight than others, i. e., as in the latter part of the second problem (b)

$$\begin{array}{l} \frac{1}{3} \div \frac{1}{3} \text{ should be added to the first fraction or} \\ \frac{3 \times 3}{3} \text{ should be added, and the reason therefor. These} \end{array}$$

few suggestions are only in line with the thought that the best method of acquiring a thorough understanding of fractions is by a logical and enlightened development of the subject.

THE NATIONAL FEDERATION.

The Executive Committee of the National Commercial Teachers' Federation, together with a number of the officials of the several committees, met at the Auditorium Hotel, Chicago, at ten o'clock, August 6th. Present were: Enos Spencer, President of the Association; J. C. Walker, Secretary; C. A. Faust, Treasurer; Morton MacCormac, John R. Gregg, J. P. Fish, of the Committee of Arrangements; Miss Mary S. Horner, of Waterloo, Iowa; Miss Hagenstein, Cedar Rapids, Iowa; Miss Van Sant, of Omaha; Jerome B. Howard, of Cincinnati; J. D. Brunner, Marion, Ind.; Reverend Corley, of De Pere, Wisconsin; Raymond P. Kelley, of New York City, and G. W. Brown, Peoria; James A. Lyons, W. S. McKinney, Mr. Hager and Mr. Robertson, of Chicago. The meeting was called to order by Chairman MacCormac, who reported the program of the Committee of Arrangements. In his opening address he pointed out the difficulties in arriving at a federation program owing to the complicated system not yet thoroughly understood under which the several committees are working this year. He also paid a high tribute to the several publishers and typewriter men who have for so many years been the back-bone of the federation meetings.

CONVENTION NEWS AND NOTES

WISCONSIN COMMERCIAL EDUCATORS' ASSOCIATION.

Annual Meeting, July 7, 1910.

The mid-summer meeting of the Wisconsin Commercial Educators' Association was held in the rooms of the Spencerian School, Milwaukee, President O. L. Trenary, of Kenosha, in the chair. Robert C. Spencer, President of the school, and Dean of the Business Educational Fraternity welcomed the members most cordially.

After listening to a very interesting paper on "Advertising in Commercial Schools" by J. P. Simon, the Association adjourned until afternoon.

On re-convening, E. W. Spencer read a very valuable paper on "Teaching of Commercial Law." This paper provoked a hearty discussion.

Miss Julia Wawrzyniak described her "Methods of Short-hand."

H. M. Heaney, of Kenosha, read a paper on "By-Products," in which he urged more attention to the library, morning exercises, literary society, social functions, and graduation exercises, as valuable adjuncts to the student's education.

At the evening session, Prof. W. C. Webster, Ph. D., Dean of Marquette College, delivered a lecture on "Relation of the Modern University to Business Training." He traced the growth of the different subjects of our curriculum showing how social and economic conditions have modified these subjects. The university has been compelled to give business training a place on its curriculum because,

(1) Only a small proportion of college graduates enter the professions, and are forced by conditions to enter business.

(2) The complexity of modern business conditions.

(3) The failure of the old time apprenticeship system owing to its wastefulness.

(4) The tendency to elevate business to the level of a profession.

(5) It gives young men and women the opportunity to choose the profession suited.

On Friday morning, July 8, the meeting was called to order at 10:00 A. M. by the president. An invitation was received to hold the next meeting in the Wisconsin Business College at Manitowoc. It was suggested to hold a meeting with the State Teachers' Association at the same date, and have one joint meeting.

The subject of "Commercial Correspondence and Its Allied Subjects" was discussed by Miss Helen Merrifield of Wausau. She showed the scope of the work to be covered in this important subject and the method of presenting it to the student. This paper called forth a profitable discussion.

Morton MacCormac, of Chicago, gave the Convention a stirring address on "The Solicitor Problem" showing its special evils and tendencies. He said he had been able to keep his school in Chicago full without soliciting of any kind, and that he got a much higher grade of student than that generally found in schools that do soliciting. The average age of his students was 19 years and 7 months. The question seemed to be a vital one and a lively discussion followed which developed into an experience meeting, each telling his trials and difficulties with solicitors. Some members still believed that good solicitors might be used to advantage.

W. W. Way, of Milwaukee, gave an interesting and practical talk on "How to Attain Success" which he defined as Health, Wealth, and Happiness.

A. V. Smith told us about the "New and Old Problem In Teaching Shorthand." He said the first thing was to have a good teacher, and a good system. Owing to the different degrees of ability of our students, it was hard to follow any set order, but we must insist on good outlines.

The principles of "Advertising for Business Schools" was then discussed in a paper by President Cramer, of the Cramer-Krassek Advertising Co., Milwaukee.

The election of officers resulted as follows:

President O. L. TRENARY, KENOSHA,
Vice-President C. A. COWEE, WAUSAU,
Sec'y-Treas. W. W. DALE, JANESVILLE

GREGG SHORTHAND ASSOCIATION CONVENTION.

The convention of Gregg Shorthand writers and teachers held at Gregg School, Chicago, August 1-5, was the largest and most successful ever held in the history of the organization. One hundred and fifty-five members from more than thirty different states were in attendance coming from as far south as Mexico, east as Portland, Me., and west as Portland, Ore. The convention assembled Monday morning with President Raymond P. Kelley, of New York, in the chair. The address of welcome was given by John R. Gregg and responded to by Leon A. Winslow, of Portland, Me., and Fred Berkman, of Portland, Ore. E. N. Miner, editor of the Phonographic World and Commercial School Review, delivered a scholarly address on the subject of the origin, history and development of shorthand.

John R. Gregg spoke of the training of Mr. Swem and Miss Tarr for the International Shorthand Speed Contest in Washington. In this contest, these young writers—only seventeen years of age—made very remarkable records for both speed and accuracy, winning second and third places. At the conclusion of Mr. Gregg's address, Mr. Swem gave a demonstration of his speed in shorthand, writing 200 words per minute on the blackboard. Mr. William A. Hadley, of the Lake View High School of Chicago, addressed the convention on the subject of "The Psychological Side of Teaching Shorthand."

"Training to Make Stenographers Comprehend Plain English" was another important address by Carl C. Marshall of Cedar Rapids, Ia. Mr. Marshall offered some very practical suggestions for handling this important feature of a commercial training. Other prominent speakers during the convention were G. W. Brown, Jacksonville, Ill.; Ida M. Cutler, Des Moines, Ia.; Hubert A. Hagar, Chicago; Frank M. Evans, Syracuse, N. Y.; A. N. Hiron, Muncie, Ind.; Raymond P. Kelley, New York; William Allan Dyer, Syracuse, New York; Rupert P. SoRelle, New York; Nellie C. Collins, Galesburg, Ill.; Paul C. Duncan, Quincy, Ill.; Fred Gurtler, Chicago; J. D. Henderson, Tusumcari, N. Mex.; Marcella Lang, Joplin, Mo.; Jennie M. Patton, Peoria, Ill.; J. B. Probst, St. Paul, Minn.; Walter Rasmussen, St. Paul, Minn.

TEACHERS' MEDAL CONTEST.

The association offered this year a gold medal as a first prize for excellence in blackboard work and presentation, a silver medal as second prize and a bronze medal for third prize. Twelve contestants were entered, the winners being: First prize, Paul C. Duncan, Gem City Business College, Quincy, Ill.; second prize, Leon A. Winslow, Portland, Me.; third prize, Fred Berkman, Portland, Ore.

GREGG TROPHY SHORTHAND CONTEST.

The Gregg Trophy Contest was won by Mr. Charles Lee Swem of New York City, with a net speed of 200.4 words per minute. Mr. Swem is the seventeen-year-old writer of Gregg Shorthand who won second place in the Fifth International Shorthand Speed Contest at Washington recently. Six other office stenographers were entered in the contest, but the appearance of young Swem seemed to get on their nerves and they withdrew when the dizzy speeds were reached. The record in the contest made by Swem is a most remarkable one. The matter was a judge's charge, selected and sent under seal by J. N. Kimball, the New York stenographic expert, opened by the committee in the convention and immediately dictated. Only four other writers have ever attained such a speed on this kind of matter in the contests.

Saint Lawrence River

Jeremiah C. Cunningham, Commissioner of Land

Some Penmanship by the Father of Them All—Platt R. Spencer, Sr. First of a Series of Pages from the History of Penmanship.

James S. Oxford Returns to America.

Senor J. S. Oxford—of course he was just plain Mr. when he got into New York Harbor—arrived in this city on July 5th from Santiago, Chile, where he has been for some years teaching commercial branches in connection with an American

in mid-winter and did not arrive here until mid-summer. It took only about a month to make the trip. He thinks that a very desirable improvement in ocean travel would be to tunnel under the equator, as the sun does pretty effective work at mid-day in that region.

Mr. Oxford handles the camera with great facility, and brought back with him a number of pictures of scenes in Spanish America. While Chile is presumed to be quite a modern nation, Mr. Oxford does not compare it at all with this country so far as progress is concerned, and thinks the lower classes in need of considerable inspiration and training. His experience in Chile was interesting and valuable, but he does not desire to make that country his permanent home. He went from New York to Ohio where he visited friends before going to Nashville to report to the home office of the society under whose auspices he was working in Chile.

Ornamental writing has always been the chief medium whereby the penman may express his aesthetic tastes. While it is not as practical as business writing or lettering, it has its place. It is safe to say that no branch of writing has been more inspiring, helpful and valuable to the profession. To be successful, the same general rules of practice must be followed as in business writing. A very fine and flexible pen must be used, the best of black ink and well calendered paper. The business writer will find practice in this branch of work not only pleasant and recreative, but it will cultivate his perceptive powers as possibly nothing else will. A light elastic touch must be cultivated and while grace and harmony of stroke are the two indispensable characteristics of ornamental writing, each letter must be formed according to the Roman standard.

E. B. Thomas, of Swanton, Ohio, has accepted a position with the Ellis Business College, Elgin, Ill.

C. H. Haverfield, formerly of the Elyria, Ohio, Business College, has been added to the faculty of the Metropolitan Business College, Cleveland, Ohio.

A. T. Roark, of Chattanooga, Tenn., is now commercial teacher at the High School, Clarksville, Tenn.



A Typical Highway Scene in Chile.

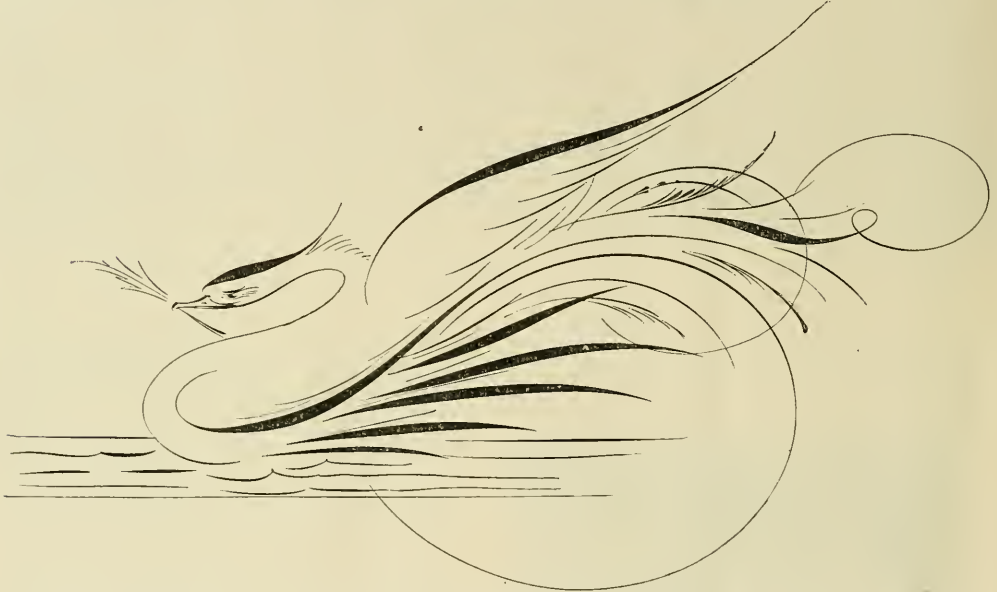
mission school. He said the journey was not as long as might appear at first thought, considering that he left Santiago



In the Fruit and Vegetable Market in Chile.

THE PENMEN'S EXCHANGE

Contributions are solicited for this department from all the penmen. We want the best that the profession can supply. It is the plan to make this department one of the most interesting in the magazine.



"The Swan on Still St. Mary's Lake." The graceful swan, from the pen of Madarasz, floating along so serenely, we trust is emblematic of the life of each Journal reader during the coming year.

EDITOR'S SCRAP BOOK.

P. E. Holley, of Waterbury, Conn., favored us with some beautiful specimens of his card writing. Mr. Holley stands in the front rank as an ornamental writer.

A reproduction of a set of resolutions by D. W. Hoff, Lawrence, Mass., reached our desk. The work shows Mr. Hoff to be very skilful in this branch of pen art.

Leslie E. Jones, of Elbridge, N. Y., is a regular contributor to the Scrap-Book. He is making marked improvement in his ornamental writing and also in his lettering.

A. J. Williard, of Middletown, Va., sent us a nicely executed bird flourish.

From W. R. Hill, of N. Adams, Mass., we received several specimens of his ornamental signature work. Mr. Hill swings a very graceful quill.

P. Escalon, of Santa Ana, Central America, favored THE JOURNAL with some specimens of his ornamental writing which, we think, are of a very high grade.

Ornamental letters came from J. W. Baer, Phenixville, Pa.; and D. H. Farley, Trenton, N. J.

Superscriptions worthy of mention reached us from W. J. Delcourt, Montreal, Can.; W. J. Kinsley, New York; D. H.

Farley, Trenton, N. J.; D. A. Casey, Albany, N. Y.; O. A. Sanders, Scotts Mills, Ore.; C. W. Ransom, Kansas City, Mo.; H. P. Behrensmeyer, Quincy, Ill.; D. W. Hoff, Lawrence, Mass.; R. W. Ballentine, Albany, N. Y.; A. H. Dixon, Butte, Mont; J. A. Snyder, Big Rapids, Mich.; Wm. J. Wade, Lancaster, Pa.; A. W. Dakin, Syracuse, N. Y.; J. T. Evans, Wilkes-Barre, Pa.; J. M. Lantz, Norristown, Pa.; T. Melhado, Poughkeepsie, N. Y.; J. M. Latham, Port Arthur, Texas; Ben Kupferman, Boston, Mass.; W. R. Hill, N. Adams, Mass.

PINK WRAPPER

Did your Journal come in a PINK WRAPPER this month? If so, it is to signify that your subscription has expired, and that you should send us immediately 75 cents for renewal, or \$1.00 if for the News Edition, if you do not wish to miss a single copy. This special wrapper (as well as publishing the date of expiration each month) is an additional cost to us; but so many of our subscribers have asked to be kept informed concerning expiration, we feel that any expense is justified.

CHANGE OF ADDRESS—Subscribers wishing to have their magazines sent to a new address should notify us promptly, giving the old address and specifying the edition, whether News or Regular. Notices must be received one full month in advance, that all copies may be received. Do not hotheor the clubber or teacher who sent in your subscription, but write to this office direct.



The Home of John D. Rockefeller, New York City.
First of a Series to continue throughout the year of
Homes of Our Financial Kings.

WHERE WE GET THEM.

By Dr. W. D. Bridge.

INDIA RUBBER.

Look at the tips of your pencils; the tires on your bicycle and automobiles, the "rubbers" you wear in rainy weather. Where did that rubber come from? From various parts of tropical lands. It is the juice of trees, as maple sap comes from maple trees (sugar maples). Thin at first as it flows from the tapped trees, it becomes thicker on exposure to the air. After being hardened, it is sent in bulk to the countries where it is to be used, and there it is put through a process called "vulcanizing," i. e., it is mixed with sulphide of antimony or other substances and becomes soft pliable, though hard, having in the process been exposed to a high degree of heat. It becomes less porous and is now fitted to be "worked up" into water-proofing, water pipes, water-coats, rubbers, etc., etc. A vast variety of articles can be seen in any place where rubber materials are sold. By certain processes of chemical manipulation vulcanite is produced, and this is made up into dentists' tools, tubes of various kinds, women's hair combs, etc. Think—a juice of a Brazilian tree made into the comb you use or the eraser on your pencil.

STRAW HATS.

Much of the straw from which our summer hats are made is raised in Italy. The finest plaits coming from fair Tuscany. The wheat growing thickly, matted as it were together,

SHORTHAND AND BOOKKEEPING.

In these days of acute competition for places of all sorts, every lever should be used which will in any way promote the interests of those who are about to come upon the stage of action. The stenographer should not only know how to spell, to compose easily and grammatically, and to write a smooth and easy hand—these are elementary and necessary foundations—but he should be able to make with readiness and accuracy all calculations incident to a counting room; should understand double entry book-keeping, and should know something of the regular routine of office duties; for time not taken up with amanuensis work could then be occupied with these. All these things are just as essential to him who seeks employment in an office as is the knowledge of some trade to him who seeks work as a mechanic, and no young man is justified in offering his service to the business public until he is thus equipped.

STENOGRAPHY FOR YOUNG LADIES.

No profession affords a better opening for young ladies who desire to earn their own living than does stenography and type-writing, and we know of no more agreeable and profitable employment in which they can be engaged. The prejudice against employing young ladies in office work has entirely disappeared and now, where a few years ago scarcely a lady was to be found at the office desk, there are thousands of them. Their adaptability to the work has been thoroughly tested and they have been found fully equal, if not in many instances superior, to young men, especially as typewriter operators. They seem to have an affinity for the little machine, judging from the readiness with which they master it.

does not have a heavy growth, but produces a beautiful, fine stock. It blooms in June and is pulled up by the roots by hand, when half developed, otherwise it would become too brittle. Five or six individual straws are grouped together, firmly bound in a bundle, as little sheaves, and stowed in barns. Thus maturing, the straw is subjected to heavy dews and bleaching in the sun, then classified as to quality, and sold for marketing. Cheap labor in China is breaking into even the cheap labor of Italy, but as a consequence our straw hats are far cheaper than ever before.

"Only a straw." Yes, but a straw is of great value in a great variety of articles,—mattresses, door-mats, carpets, baskets, compost manures, and now is a large component of even much of our wrapping and other paper manufactures.

Straw and hay have common qualities. What immense quantities are consumed. To have good hay, it must be from excellent natural quality of grass, be cut at just the right time, be cured properly, and so as to retain most nutritive matter. Hay stacked or mowed must not be allowed to over-heat, over-ripen, or its value is tremendously diminished. Hay from Central New York sold in August in Holyoke, Fall River, Marblehead, Mass., and in Providence, R. I., and Bridgeport, Conn., for \$21.20 to \$21.70 per ton delivered. Hay is a generally dependable crop, and the demand is rarely fully supplied with best quality. Baled hay is greatly preferred by many.

SUCCESS

TO THE

BUSINESS JOURNAL

D. H. Farley
State Schools
Trenton, N.J.

Mr. Farley Extends His Heartiest Greetings.

PROFICIENCY IN TYPEWRITING.

By Chas. E. Smith.

THE typewriting contests which have been held during the past few years at Business Shows in New York and Chicago, at the E. C. T. A. meetings in Boston, Philadelphia, and Providence, and also at various other centers, have brought forward many brilliant operators and demonstrated the possibilities of the writing machine in a manner never before properly appreciated. They have also been of great benefit in raising the standard of efficiency of typists all over the country, and in proving beyond the shadow of a doubt that the operation of the typewriter by the sense of touch is the only way in which it is possible to attain the very best results in both speed and accuracy. Thousands of stenographers have been incited to greater efforts to become more skilful, while schools and colleges have been stimulated to emulate the efforts of their competitors whose pupils have succeeded in winning a place in the contests. The school proprietors in this way have learned that it is possible to get better and quicker results by the new method than by the old, with the result that higher standards are being asked for and obtained. This means much for the students who attend such progressive schools, for the reason that when they take a position their superior ability is at once recognized and advancement comes more rapidly.

All who would become specially skilful in typewriting should bear in mind that it comes "by practice, not by chance, as those move easiest, who learn to dance." The lackadaisical lass spurns to practice and declares that the rapid operators are born with a gift for typewriting. There is no doubt that those who attain distinction and extraordinary skill in the manipulation of the typewriter are gifted. There is no doubt also that the qualities with which they are gifted would enable them to make a success of almost any line of work in which they might choose to engage. They have will-power and determination in a marked degree, and above all they have a capacity for hard work. This capacity for hard work is what

the lackadaisical lass lacks. She expects to achieve something without effort regardless of the fact that

"The heights by great men reached and kept
Were not attained by sudden flight,
But they, while their companions slept,
Were toiling upward in the night."

If, then, your aim is to become an expert, or your ambition has been fired by the feats of the champions with a wish to emulate their performances, I should say first of all, ask yourself if you are prepared to pay the price—if you are willing to work and wait. If so, you will find that toil and time are boon companions and will work wonders for those who have the determination and perseverance to WORK and WIN.

THE RIGHT BOY



Employer to Applicant: ARE YOU TRUTHFUL?
"Y-E-S, BUT NOT SO'S TO QUEER YOUR BUSINESS."

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Department of Shorthand and Typewriting

Dr. W. D. Bridge, Editor

SPEED!

SPEED! What a delusive word! What does it mean to a befogged beginner in the Business School? What does it mean to the reporters in Congress and the Courts of Justice? Vastly different is the meaning.

But if the idea of *Speed* is so different, the idea of *How to Acquire Speed* is also remarkably different in the two classes. The teacher often says, "If you can write anywhere from eighty to a hundred words a minute, that's all you will need of speed. Few men dictate faster than a hundred words." And the neophyte smiles at the thought, and says, "I'll get that speed soon, and I'll surely 'fill the bill.'" The reporter says to himself, "I ought never to be satisfied till I am never phased by the fastest speaker whom I have ever to meet."

Now, according to the mind of the present writer, a masterful knowledge of the shorthand system used is the first indispensable to speed. Let the teacher take his class into a quiet room and say, "Now we want this class to write out a clear-cut system of shorthand from A to Z." The first pupil is required to begin at the first thing presented as instruction in the text-book and "state it" in his own language,—the consonants, by sound and by name. Next the vowels and the diphthongs. Then the positions of vowels in relation to strokes as read before or after them. Then the rules for vowels between strokes. Then the circles and loops, large or small. Then position writing, if positions are deemed essential at this stage in writing. Then the various ways of representing W, Y, H, etc. And so on to the end of the instructional part of the course. When the pupil has such a knowledge as would enable him to "think" the system through from the beginning, he has laid the prime essential of SPEED.

And, we may say right here, that any teacher who has a review every day of ten or fifteen minutes, of everything gone over in all previous lessons, will have no difficulty in having the pupil "think the system through."

The race of men who "love Shorthand for the sake of Shorthand" is not dying out. Our friend, J. D. Strachan, of Indianapolis, Ind., has bought in London one of the rarest books on our art known to the craft, viz., John Wilkins, *An Essay toward Real Character, and a Philosophical language*. With Plates and Folding Tables. Thick folio, calf. This rare book has 454 numbered pages and a very extended dictionary (un-numbered) in the back part. A book 252 years old is rare, but this is one of the shorthand rarities. We congratulate Mr. Strachan on his "find."

An English correspondent of ours writes of his daily toil, "I work in my office twelve hours a day, go home, dine with my family, spend one hour in my library, go to bed, sleep, get up in the morning, and perform the same cycle of movements *de diem in diem, omnia tempore*." That's about as tough and regular "digging" as a Yankee can do. What a "let up" that hour in the library must be, and what a genial time he ought to have with his buxom daughters at tea table!

TYPEWRITING SPEED EXTRAORDINARY.

The following is from "The Daily Chautauqua of July 30: Miss Allena Kanka, the wonderfully expert operator on the Smith Premier typewriting machine, gave a special exhibition of her abilities at the School of Shorthand and Typewriting in the Colonnade, Chautauqua, N. Y., yesterday at 10 o'clock. Ministers, professors, teachers, students of the typewriter and others were present, who admired her work and gave high expression to the "clean-cut" excellence of the same.



Miss Allena Kanka.

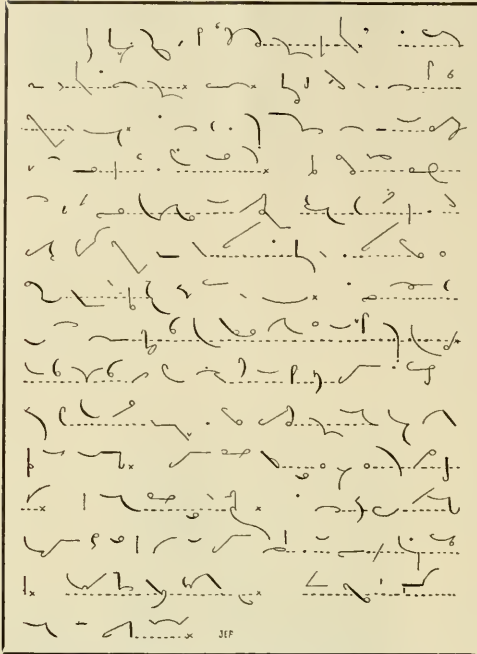
Miss Kanka gave four special tests, as follows:

- 1—Copying from a lecture which she had never before seen, 104 words a minute.
- 2—Copying from an editorial in *THE BUSINESS JOURNAL*, of which Prof. Bridge is the shorthand editor, at the rate of 116 words per minute.
- 3—A letter having been dictated to her by William Allan Dyer, the general manager of the Smith Premier Company, she re-wrote the same from her first transcript at the rate of 124 words per minute.
- 4—A sentence of twenty-one words of familiar matter was copied and recopied, making 201 words in a minute. In this test there were just 550 letters struck and 20 spaces made, or an average of ten finger movements per second for sixty seconds. Miss Kanka is a graduate of the East Syracuse High School. Her first permanent position was with the Smith Premier Typewriter Co., where she rapidly advanced to the stenographic force of the General Manager's Department.

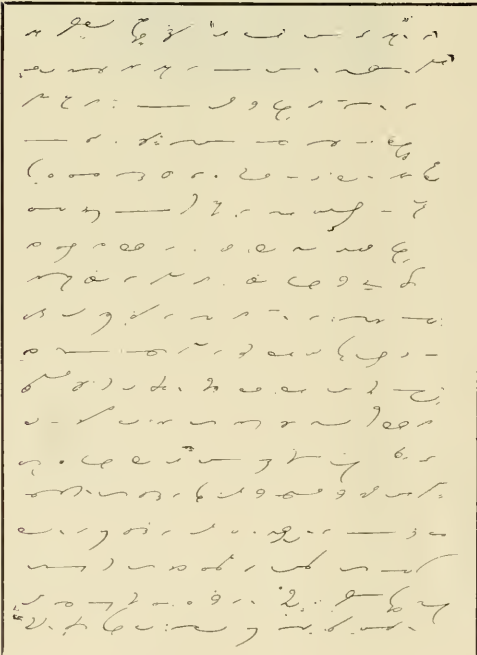
While toil-worn stenographers have been sweltering in the hot city this summer, we have had the generally cool and delightful Chautauqua breezes, about 1,500 feet above tide-water. Our heart went out in deep commiseration to them all.

The Business Journal

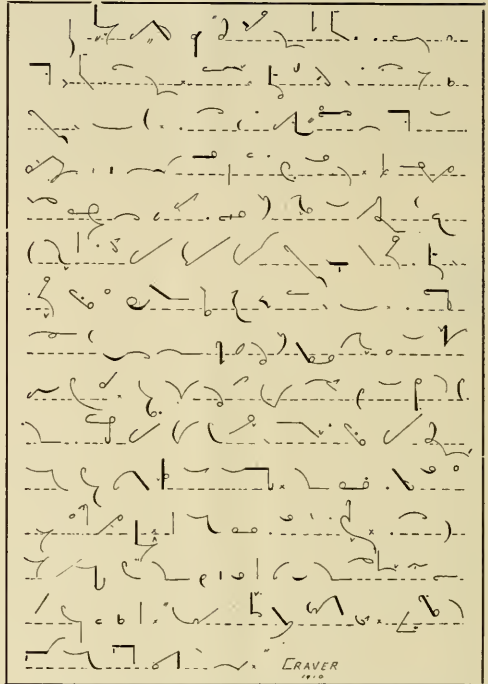
Benn Pitman Notes by J. E. Fuller, Wilmington, Del.



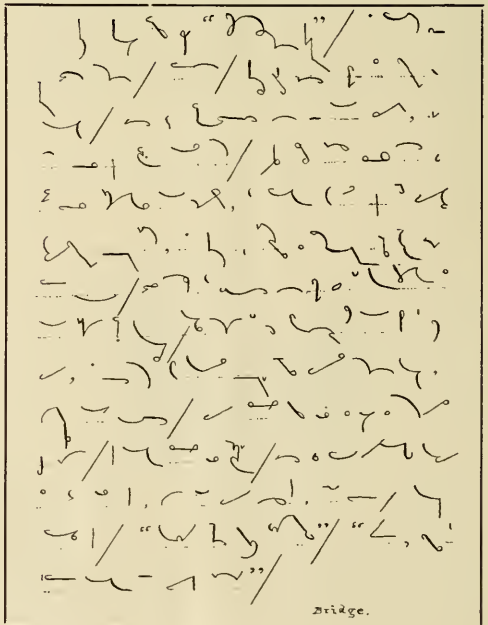
Gregg Notes by Alice L. Rinne, Chicago, Ill.



Isaac Pitman Notes by E. H. Craver, Paterson, N. J.



Graham Notes by W. D. Bridge, New York.



SCHOOL TRAINED SHORTHAND REPORTERS.

When the writer began the study of shorthand twenty-five years ago, the average reporter was a self-taught individual. This fact was so common that many had the impression that in order to be a successful reporter one had to have this experience. All this is changed now. The fastest writers, both in shorthand and on the typewriter, are graduates of the business school. Sidney H. Godfrey, champion of England, is a graduate of the Metropolitan School of London; Miss Nellie M. Wood, the female champion of America, is a former shorthand teacher; Clyde H. Marshall is a graduate of a Michigan business school; Fred. H. Gurtler is a graduate of one of the Chicago business schools; Miss Rose L. Fritz, champion typewritist, is a graduate of a Brooklyn, N. Y., school, and so the list continues until the names of all those who can write about three times as fast as the ordinary individual is comprised.



Willard B. Bottome.

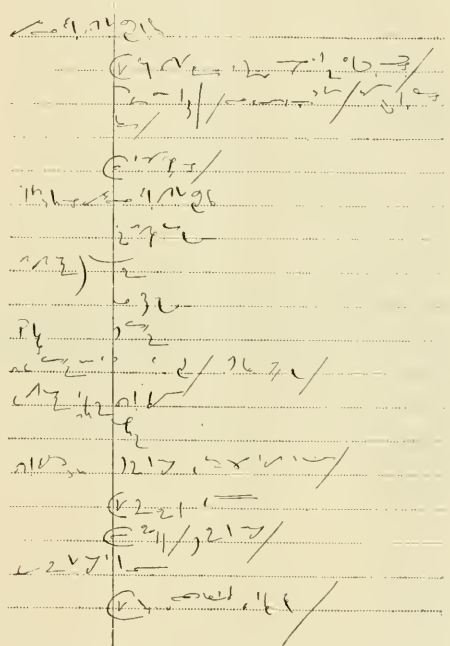
It is with pleasure that we reproduce in this column the photograph of one of the brightest stars in the shorthand firmament, Willard B. Bottome. Mr. Bottome won the championship among the court reporters last August at Lake George, and as this item is being written, is in Denver where he is defending his claim to the championship cup won at that time.

Mr. Bottome is a Trenton, N. J., boy, and a graduate of the Stewart Business School of that city. His earliest recollections are of the times when he had an insatiable desire to master the mysteries of the winged art. But, to many, an insurmountable obstacle in his path presented itself; namely, the inability on the part of his parents to provide him with the necessary technical education. So in order to procure the wherewithal to pay his tuition, he devoted his mornings and evenings to delivering newspapers for the local publishers. A young man fired with such an ambition is not going to be long in getting through a shorthand course. Hence, after a few months, he was able to write at a pretty fair rate of speed. His first reporting experience was disastrous, because he had not sufficient speed for verbatim work. This did not discourage him, however, and carrying out the plan he so succinctly outlines for THE JOURNAL readers, he was soon able

to do satisfactory work. Five years ago he passed an examination for court reporter in the state of New York. This position carries with it an annual salary of \$3,000 a year for life, besides a transcript fee of ten cents for every one hundred words written; the total for the year amounting to more than his salary.

Ambitious students of stenography should profit by the example of Mr. Bottome. While it may not be within the range of probability that everyone should achieve the same success he has, it is possible that everyone can be helped by his example, and especially by what he has to say regarding the attainment of shorthand speed.

The beautiful plate of shorthand notes fresh from his pen may be taken as an example as well. As the key accompanies the notes, we should be very glad to receive specimens of students' work written on this same matter, accompanied by a statement as to the rate of speed at which the notes were written. Perhaps some of these may be nice enough to warrant our publishing them.



Shorthand Notes by Willard B. Bottome.

Why must it be so? Where is our monoplane or biplane? Why cannot we take the wings of the night and fly from Chautauqua to Denver, to be present at THE TWELFTH ANNUAL CONVENTION of the NATIONAL SHORTHAND REPORTERS' CONVENTION, August 22-26? We do not doubt that this Convention will be the largest and best of all these National Councils of the splendid corps of Official and General Reporters of the United States. With such men present as Oscar L. Detweiler, Kendrick C. Hill, Willis N. Tiffany, Robert S. Taylor, Leo Longley, Peter P. McLoughlin, Robert W. Bonyngue, Willard B. Bottome, James N. Kimball, et cet., we know what magnificent times there will be. Would that we could be there. But we will have a good reporter on the ground and have a feast for our readers in the earliest issue of THE BUSINESS JOURNAL.

THERE'S A PLACE FOR YOU.

Business school students need have no fear about securing employment when they have completed their courses—provided they really do complete them, and do not leave school before the course is finished to the satisfaction of instructor and principal. We are on the eve of the most prosperous era in our nation's history, and those who are well prepared are going to share in the general success. The "Want Ad" departments of our daily papers contain numerous calls for efficient help. The accompanying clipping came from the New York World of August 14th. The calls are for young women stenographers. This is just a sample. The demand for bookkeepers and salesmen is just as strong. The *crux* of the whole question is PREPARATION.

STENOGRAPHER.

National Clock & Suit Co., 507 W. 24th st., has a vacancy for an experienced stenographer; she must be well educated, rapid and accurate in her work; Oliver machine; permanent position. Apply in person or by letter, General Superintendent.

STENOGRAPHER, WHOLESALE DRUG GOODS HOUSE, 100 W. 4th st., HAVE AT LEAST 15 YEARS' EXPERIENCE. ROYAL TYPE WRITER, CALL, WITH EXPERIENCE. MONDAY MORNING, P. M. SCHWAB JR. & CO., 24 WHITE ST.

STENOGRAPHER and Remington operator, with about 1 year's experience, one willing to make herself generally useful; wishes to receive attention to most state salary desired and terms, all particulars. Address Superintendent, 512 B'way.

STENOGRAPHER, experienced, wanted, who can take rapid dictation and do first class work on typewriter; permanent position with prospect of advancement if satisfactory. If under \$5 do not apply. Address J. E. 411 West.

STENOGRAPHER and typewriter who is accustomed to Oliver machine; must be accurate and willing to accept with office work. Write stating age, references, salary and experience. Re. let 10, 1083 B'way.

STENOGRAPHER, experienced; one other need apply; must be good penman; position permanent. Apply 514 E. Hudson & Co. W. 4th st.

STENOGRAPHER, must be experienced, competent, rapid and accurate. Apply, stating previous experience and salary wanted, to 104 So. Spring Island Road.

STENOGRAPHER, Smith Premier, general case responded; must be good speaker, \$1 per week; good advancement for willing to work. Address Opportunity, 225 West.

STENOGRAPHER—Must have at least 2 years' experience; must be accurate at figures; permanent position in retail party. A. Baumgarten, 25 Bond st.

STENOGRAPHER and typewriter for temporary position of one week; one with experience preferred. Edwards & Co., 1103 E. 5th st., Grand Ave.

STENOGRAPHER—EXPERIENCED STE. NOGRAPHER, WHOLESALE HOUSE, ADDRESS STATING EXPERIENCE. 874 WORLD.

STENOGRAPHER, must thoroughly understand German and English; good at figures and good experience. Call 1001 10th st., at 10th st.

STENOGRAPHER—we have a vacancy for a stenographer with experience. Call 1001 10th st., at 10th st. and meet stenographer and typewriter. Telephone, 1st Broadway.

STENOGRAPHER, employed day, unemployed, will be given furnished room in return for few hours experience. Write, 429 West 12th st.

STENOGRAPHER, and office assistant, with some experience; state age, experience and salary required, desirable to connect with World.

STENOGRAPHER, experienced, understood machine; correct and capable of taking state age, experience and salary. Address 611 West.

STENOGRAPHERS, experienced only; accurate at figures; state salary expected. Address B 775 World.

STENOGRAPHERS—Evening. Bruden's class English, native college level teacher, reasonable rates. T. O. 544 World.

STENOGRAPHERS, experienced, general office work; state salary. Address 611 West.

STENOGRAPHERS, bookkeepers, general, \$2.50 per week, full time employment. Address 611 West.

STENOGRAPHER and typewriter wanted who understands bookkeeping; salary \$10 to start. Office, 125 West.

STENOGRAPHER in wholesale house must be rapid and accurate at first machine and good. Address 611 West.

STENOGRAPHER, experienced, accurate, quick. Apply personally. A. Zappa, 1001 10th st.

STENOGRAPHER—Not girl, aged 17-18; knowledge of shorthand desired. The Commercial Press, 415 Washington st.

STENOGRAPHER, experienced in office, 1st Stenography Institute, Suite 820, Knickerbocker Theatre Building Annex.

STENOGRAPHER, office assistant; competent; begin \$15.00; advancement; state age; Manhattan. G. 775 World.

STENOGRAPHERS, several, and Smith Premier operators for good position; best wages; best advancement; good penman; good speaker; good at figures; good at penmanship; understood machine; rapid and accurate. Address 611 West.

STENOGRAPHER with knowledge of bookkeeping and shorthand; salary \$10 to start. Address W 502 World.

STENOGRAPHER wanted; must have experience; \$15 salary; state references. Baker, 105 Bond st.

STENOGRAPHERS—Numerous permanent positions being steadily opened up by our firm. June Address, 87 Nassau.

STENOGRAPHERS with experience who find their employment at good salaries by applying to our firm. Address 611 West.

STENOGRAPHER, experienced, rapid, accurate, good penman. Address 611 West.

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KEY TO NOTES.

By Mr. Bottom.

Q. Where were the cars that were being loaded by the steam shovel placed?

MR. TOOLE: I want to be as liberal as I can, but I assume the counsel is trying to direct his attention to the occasion of the accident. Why not let him describe it as it was at that time? Cars were coming and going all the time. I would like to confine it to the scene and time of the accident, if we can.

THE COURT: Or immediately preceding the accident.

Q. On the day that you were hurt before the accident, where were the cars that were being loaded by the steam shovel placed? A. The track on the left side near the bank.

Q. And on the left of that track was there any other track? A. No, sir; there was a bank.

Q. What were you doing before this accident? A. I was cleaning the track.

Q. How were you cleaning the track—with what? A. With a shovel. I was facing Seventh Avenue.

Q. Were you right in the track or out of the track as you were doing this work? A. Inside of the track.

Q. As you were doing that work what happened to you? A. I was struck by an engine, without hearing a whistle or warning of any kind.

MR. TOOLE: I ask to strike out "without hearing a whistle or warning of any kind."

THE COURT: Strike it out. He was struck by an engine.

Q. Were you struck by the engine or by a car?

MR. TOOLE: Objected to as cross-examination of his own witness, who has already testified on that subject.

(263 words.)

CAN YOU READ SHORTHAND?

Elsewhere will be found four plates of shorthand notes. Subscribers are invited to make translation of any plate and send the same to THE JOURNAL office. We shall publish the names of the first five who send in correct transcripts. In the October number the key to these plates will be published. In addition, there will be four more plates given.

DO YOU KNOW A "FOLIO" WHEN YOU SEE IT?

A few days ago a lawyer (!) came to have a document copied, with two carbon copies,—three pages. He asked the price. We said, "Five cents per folio for the first copy, etc." He went away, and on returning expressed great surprise that we had charged him more than five cents per legal page. He demurred at our calling a "folio" one hundred words. Said he had never known other than that a "folio" is a page. Friend, public stenographer, are you not glad that this lawyer does not come to you for work? How rich you would be getting if you received this enormous price this lawyer would pay you!!!

Miss Elizabeth Nourse, the American artist who lives in Paris, has just had one of her paintings purchased by the French Government. It is called "The Closed Shutters." It has been bought for the Luxembourg Gallery. Miss Nourse began her art career in Cincinnati as a pupil of her brother-in-law, Benn Pitman, the venerated member of the celebrated Pitman family. Miss Nourse is a member of the Women's Art Club, of Cincinnati.

Now that Congress has had its "say" and adjourned, Fred Irland is enjoying the delights of Holland,—don't think for a moment that we mean "Holland gin,"—but the *Rough House* in Holland where the nations of Europe and America are having their representatives "Talk At" each other on International Justice, etc. May he take them down in splendid shape. We know he can.

THE STUDY OF EXPERT SHORTHAND.

By Willard B. Bottom.

There are no "speed secrets." No magic wand is waved o'er the nimble hand of the stenographer to endow it with the ability to write shorthand at lightning speed. The road to success is so clearly laid out that all one needs to reach the goal is the willingness to work. Would you develop great speed? Then start at once and practice. But practice intelligently. Lay out a system of work. If you work systematically only five minutes a day it is more effective than spasmodic attempts at irregular periods. Get fully acquainted with the groundwork of your particular shorthand system. Copy many times the most approved outlines. Continuous copying gives firmness to notes. Have matter dictated to you, read it back instantly; and in a little notebook jot down your mistakes. Refer to this notebook frequently in order that you may always know your weak points and remedy them. Whenever you get a chance, take a public lecture, speech or sermon. Of course you will not get it all at first, but as "practice makes perfect," you will eventually be rewarded. Remember that you cannot get anything worth while in this world without paying the price. Forget all about "speed secrets." Simply work and you will win.

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Nelson's Commercial Arithmetic
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Spencer's Manual of Commercial Law
Spencer's Modern Business Law
Taylor's Natural Method of Shorthand
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Copies of any of these books will be submitted for examination without charge to teachers who may wish to examine them with a view to their use as text-books.

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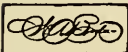
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should realize the importance of having smooth and uniform pencils supplied in the schools.

A child that is compelled to use a harsh pencil part of the time will not write well any of the time.

Samples of Dixon's No. 30B beginners' and other Dixon pencils will be sent to any supervisor of writing.

Joseph Dixon Crucible Co.
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I will write your name on one dozen CARDS free a pack FOR 15c. of Samples and send terms to agents with each order. Agts. wanted.

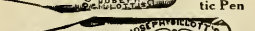
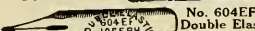
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MOVEMENTS OF THE TEACHERS.

A. E. Kinsley, of Harlem Springs, Ohio, is now with the Indiana, Pa. Normal School.

Miss Phelps is the new teacher at the Massens Shorthand School, Providence, R. I.

H. C. Bentley, of New York City, will have charge of the commercial department of Simmons College, Boston, Mass.

J. W. Foote, of the Massey Business College, Richmond, Va., has been engaged to teach shorthand at the Miller School, New York City.

W. J. Kearney, of Brooklyn, has been added to the teaching staff of the Eagan Downtown School, New York.

J. R. Sayers, of Hamilton, Ont., has engaged with the Norwich, Conn., Commercial College.

E. A. Dieterich, formerly of the Campbell Commercial College, Cincinnati, Ohio, has been added to the faculty of the Sikes Commercial School, Huntington, W. Va.

Miss Susie Durbin, of the Bowling Green, Ky., Business University, will teach the commercial and shorthand branches in the Centralia, Illinois, High School.

Elizabeth Venard, of North Adams, Mass., is engaged to teach in the high school at Watervliet, N. Y., for the coming school year.

Mary E. Baird, of the San Francisco Business College, has just accepted a position as commercial teacher in the Auburn County High School, Auburn, Calif.

Miss Mary E. Brown, of Gloversville, N. Y., has accepted a position as teacher of Benn Pitman shorthand with the Mt. State Business College, Parkersburg, W. Va.

Miss Grace B. Cooper, of Brooklyn, N. Y., will be the new commercial teacher next year in the South River, N. J., High School.

D. A. Hiles, of the Western Normal College, Shenandoah, Iowa, goes to the Moscow, Idaho, Business College.

Roy F. Snyder, this year with the Nutley, N. J., High School, has been chosen as commercial teacher in the Westfield, N. J., High School for the coming year.

Miss Edna M. Turner, formerly of the Bowling Green, Ky., Business University, now employed by Williams Business College, Milwaukee, Wisconsin, has accepted a position as commercial teacher in the High School at El Reno, Oklahoma.

Burton Handy, of Bridgeport, Conn., has engaged with Thibodeau's Commercial College, Fall River, Mass.

Miss Mary A. Cohane, of the Cambridge, Mass., Commercial College, has been selected for a position in the Tome School for Girls, Port Deposit, Md.

Miss Gertrude O. Hunnicutt, recently of the Blair Business College, Spokane, Wash., has been appointed to the position of shorthand teacher in Lockyear's Business College, Evansville, Ind.

Raymond L. Soule, a graduate of the Fitchburg, Mass., Business College, has been engaged to teach in the commercial department of the New Britain, Conn., Commercial College during the coming year.

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A handsome monthly magazine for business men, office managers, bookkeepers, accountants, cashiers, credit men, stenographers, advertising managers, etc. The "man behind the desk" must have it. Splendid business stories. Your money back if you do not like it.

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If a stenographer, state system. **SUCCESS**
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Newton Stokes Shading Pen Co., Pontiac, Mich. Catalog free.

Miss Mamie E. Gunter, of Beaufort, S. C., is the new commercial teacher in the Tubman High School, Augusta, Ga.

W. A. McDougal, of the Bowling Green Business University, will be the commercial teacher for the Owensboro, Kentucky, High School.

Wm. Beahon, of Bristol Center, N. Y., has engaged with the Rochester, N. Y., Business Institute.

George F. Burt, of Swampscott, Mass., has just accepted a position in the Cranston, R. I., High School.

C. H. Yocom, of Oberlin, Ohio, has been chosen for a position in the Urbana, O., High School.

A copy of the Westerly Daily Sun of August 7th—which by the way is one of the very few Sunday evening newspapers in this country—contains an announcement in regard to the work of the Westerly Business College. It speaks highly of the work of Messrs. Hinman and Canfield, who are respectively principal and proprietor of the school.

WANT ADS.

Classified Advertisements will be run under the above head for 5c. a word, payable in advance. Where the advertiser uses a nom de plume answers will be promptly forwarded.

Good opening for business college in growing western city of 100,000. Very little competition, best of territories, unusual opportunity for progressive school man. Address X Y Z, care Business Journal.

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To introduce my work, I will write one doz. cards, assorted styles, for this adv. and 15c.

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J. E. BOYD, MANAGER



SEPTEMBER POSITIONS are not all filled. Many calls are coming to us from everywhere, and we would like to have a chance to help you. Get ready for one of these positions by placing your name on our list at once.

Western Branch, Rigby, Idaho. Long & Barton, Mgrs.

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INK, THE BEST IN THE WORLD. You cannot imagine what beautiful cards, resolutions and other pen-work you can produce by using my gold, silver, black and colored inks. A full supply sent postpaid for \$1.25. Circulars and beautiful Penmanship Journal free.

A. W. DAKIN, Knife and Pen Artist, Syracuse, N. Y.

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Read These Voluntary Testimonials

"I am still much pleased with my work, and I have made enough side money as a result of my course (now on Lesson 12) with you to more than pay for the course." R. M. Westover, Parks Business College, Denver.

"I am enjoying your course more than anything else in the line of study I have ever undertaken. It is fine. Glad I started it." F. G. Boggs, Mosher & Lampman Business College, Omaha.

The commercial teacher more than any other person should have a knowledge of advanced accounting. It pays well in many ways.

R. J. BENNETT, C. A., C. P. A., 1421 Arch, Philadelphia, Pa.

Diplomas

and Certificates for improvement in Penmanship; skill acquired in Touch Typewriting; membership in the Employment department; Miniature Diplomas the size of a Railroad pass; certificates for Night School graduates, also those who attend school but do not graduate.

The finishing end is the important one in any business transaction and we are giving the best years of our lives to better the finishing end of the school business. Our catalogue contains many new ideas that are practical and it is yours for the asking.

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ONE OR A THOUSAND.

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DIPLOMAS

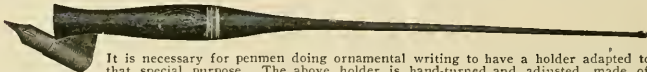
WALTER E. DUNN, The Diploma Man.

STOCK FORMS A SPECIALTY.

CHALLENGE CARDS

For 50 cts. I will send a package of twelve cards executed with knife, pen and brush, in black, gold, silver and colored inks and challenge any penman in the world to equal them for beauty and execution. Circulars free.

A. W. DAKIN, Knife and Pen Artist, Syracuse, N. Y.



It is necessary for penmen doing ornamental writing to have a holder adapted to that special purpose. The above holder is hand-turned and adjusted, made of selected rosewood or ebony, and cannot be made by an automatic lathe. LOOK FOR THE BRAND. If your dealer cannot supply you, send to the designer and manufacturer.

12-inch - Fancy, \$1; Plain, 50c.

8-inch - Fancy, 50c.; Plain, 25c.

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if you want to be on equal partner in the biggest and surest money making proposition ever offered you Get the information to-day, think it over, then act. This will pay 40 per cent the first two years, and possibly, more than 50 per cent thereafter L. Madarasz, 448 View Ave., San Francisco, Calif.



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Specimen Letter, Business Hand.....\$.50
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Wedding Invitations, dozen..... 1.50
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12 Lessons in Business Writing..... 7.50
DIPLOMAS ENGRAVED—German or Old English. J. A. STRYKER, Kearney, Nebr.

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For OVER FIFTY YEARS have maintained their superiority for

**Quality of Metal,
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and Artistic Writing. Sent post paid on receipt
of 10 cents. Mention this JOURNAL.

C. HOWARD HUNT PEN CO., Camden, N. J.

NEWS OF THE PROFESSION.

C. F. Gaugh, of the Bay Path Institute, Springfield, Mass., is one of the commercial teachers who took academic work at the New York University Summer School.

An excellently developed picture post card showing George T. Brice, of the Spencerian Commercial School, Cleveland, sitting on what are apparently the front steps of his home, has reached us. It is evident from his look of repose that he is not worried over the weather, or the rice crop in Japan.

Some clippings from the Spokane Inland Herald indicate that R. J. MacLean, formerly of Wilmington, now secretary of the Spokane Chamber of Commerce, is showing the enterprising westerners what real hustle is. Mr. MacLean would have missed his calling if he had gotten into anything but the publicity business.

S. McVeigh, proprietor of two thriving business schools, one at North Adams and the other at Pittsfield, Mass., paid THE JOURNAL a very pleasant call in July. Mr. McVeigh reports both of his schools as being in a very prosperous condition.

A picture post card from W. A. Hendrix, of Ocala, Florida, shows a river scene of surpassing beauty, which Mr. Hendrix says is only one of a thousand spots of equal charm in that section.

George Stewart, of Glasgow, Scotland, proprietor of the Skerry Colleges, in Glasgow, Edinburgh, and Dundee, Scotland, and New Castle and Liverpool England, with an enrollment of about 4,000 annually, visited this country in company with his wife during the summer. His chief purpose in making the trip was to observe American methods and adopt any improvements which seemed to be worth transplanting. During the entire trip, Mr. and Mrs. Stewart were the guests of the Smith Premier Typewriter Company. They visited New York, Washington, Saint Louis, Omaha, Chicago and Detroit, passing through Toronto, Quebec and Montreal, Canada, and returned by way of the factory at Syracuse, where they found much to interest them in the making of the type-writing machine.

At the annual convention of the Maryland State Teachers' Association at Ocean City, June 28 to July 1st, inclusive, there were about 450 teachers present. One of the interesting features of the convention was the Smith Premier booth, where the impressive figures showing more than 25,000 stenographers having been placed during the year 1909, by this company, were shown.

THE JOURNAL was very pleasantly surprised by a visit from J. S. Oxford, for some time a commercial teacher in the Instituto Ingles, Santiago, Chile. Mr. Oxford is a widely traveled man, and reports the South American Republic in a very flourishing condition.

Charles Rollinson, of Ames & Rollinson, made his usual summer trip to Europe while business men generally were wondering how much hotter the next day would be than the preceding one. While Mr. Rollinson's trips are always a source of pleasure to him, they are also valuable, as he gets many new ideas which he puts into practice in the work of the Ames & Rollinson Studio.



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OR

JANES' SHADELESS SHORTHAND

Is the best System of Shorthand for the Court, the Senate, the Office or the School. It is the equal of any as regards to speed, and superior to all as to legibility and simplicity.

The many schools that adopted it last season are unanimous in their praise and without an exception state that they graduated better writers in a shorter time, their Shorthand Departments were improved and attendance increased. Teacher's Course Free. Write for particulars.

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156 Fifth Ave., Room 493, New York City, N. Y.
or Waco, Texas, Drawer 84.

HAVING recently prepared two of the best courses ever published I have now arranged, fresh from the pen, courses in business, ornamental, and card writing, that are of the same high order of excellence. I am prepared to give you one or all of these courses at reasonable rates.

State course desired, and a specimen with full information will be sent for stamp.

15 cards 25c.

S. B. Edinger

O. A. M. Coll.

Stillwater, Okla.



Learn to Write

I Can Make a Good Penman of You at your home during spare time. Write for free book "How to Become a Good Penman." It contains beautiful specimens of penmanship and tells how others became good penmen by the Tamblin System. Your name will be elegantly written on a card you enclose stamp. F. W. Tamblin, 404 Meyer Building, Kansas City, Mo.

AGENTS WANTED—Satisfaction guaranteed. I will write your name on one dozen white, colored, emblem, design or comic cards for 15 cents.

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Arkansas City, Kan.

WHY NOT GET THE BEST?

One doz. cards, 20c. Specimen business letter. 15c. Specimen ornamental letter, 25c.

Resolutions engrossed. Prices reasonable. E. H. MCGHEE, 255 Mercer St., Treaton, N. J.

Send for Parsons' Practical Penmanship, 10c.; Easy Paper Folding and Cutting, 15c.; Easy Landscape Drawing, 20c.; Practical Drawing, 25c.; Bookkeeping Made Easy, 25c.; Any 3 for 50c., all for 75c. Address, A. E. Parsons, Keokuk, Iowa.

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26 Years of Court Experience.
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Questioned Writings and Anonymous Letters
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TIONED DOCUMENTS.
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Examiner of Questioned Handwriting.
Ink and Paper.
Fifteen Years' Experience.

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Practical Business School
ST. PAUL, MINN.
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Penmen whose names appear below
will be glad to fill orders for all kinds
of pen work. Write for terms.

S. E. LESLIE
EASTMAN COLLEGE
POUGHKEEPSIE, N. Y.

J. D. RICE,
CHILLICOTHE BUS. COL. & NOR. SCHOOL,
CHILLICOTHE, MO.

There is gratifying evidence of the
prosperity of the *Lain business College*,
at Indianapolis, in the news despatch
that it has purchased a desirable prop-
erty worth about \$25,000 as a home for the
school. The institution has had to move
three times within five years for larger
space, and Mr. Lain now states that he
intends to erect a building large enough
to meet the requirements of the growing
classes for several years to come.

J. M. Latham, who upon the organiza-
tion of the Port Arthur Business Col-
lege, Port Arthur, Texas, went from the
Gem City Business College, at Quincy,
to that institution, advises that he has
been promoted to the superintendency of
it. This is a most gratifying recogni-
tion of Mr. Latham's high-class service.

**LET US TRAIN YOU FOR
COMMERCIAL TEACHING**

As we dictate this advertisement we are nearing the
close of another successful summer school session for train-
ing Commercial teachers.

The expressions of satisfaction on every hand are proof
of the strength of the courses presented by our specialists.
And the promotions and new positions at increased sal-
aries that are daily being secured by members of our sum-
mer school class prove the popularity of R. B. I. grad-
uates for high grade commercial teaching positions.

Meantime prospective commercial teachers for September, 1911, are arranging to enter
the school for the thorough preparation in the commercial texts they can get here before
the opening of our next summer normal school term, July, 1911.
Send postal card for our summer school bulletin and our regular school prospectus.

ROCHESTER BUSINESS INSTITUTE **Rochester, N. Y.**

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Specialists for every department are in demand. We charge no enrollment fees. Write us. No
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LATE OPENINGS. One superintendent of pub-
lic schools writes, "Can you
recommend a good man as head of the Commercial Depart-
ment in High School, salary \$1800 a year, work to begin Oc-
tober 1." Another high school opening, just reported to us,
will pay \$1500 first year. Many good vacancies—that may
interest you—will be reported to us in August and Septem-
ber. Tell us what you want, and keep in touch with us.

THE SPECIALISTS' EDUCATIONAL BUREAU
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**TEACHERS OF PENMANSHIP**

We Need More Good Teachers of Penmanship

We receive many calls from the leading schools all over the country.

Free registration if you mention this JOURNAL.

CONTINENTAL TEACHERS AGENCY **Bowling Green, Ky.**

Can Use More First Class Teachers

If business is as strong in September as now seems probable, we can
use every first class teacher available. We have been unable to meet some
demands for male shorthand teachers. Whether teacher or school manager,
write us your requirements.

UNION TEACHERS' BUREAU, 229 Broadway, New York.

WE ARE MAINTAINING THE PACE

This is July 27. Since writing our August ad, these are some
(not all) of the high school positions we have filled: Westfield, N.
J.; St. Joseph, Mo.; Wakefield, Mass.; Decatur, Ill.; Niagara Falls,
N. Y. And these, among other private school positions: Cushing
Academy, Ashburnham, Mass.; Tome High School for Girls, Port
Deposit, Md.; Burdett College, Boston; Yale Business College, New
Haven, Conn.; Springfield, Ill., Bus. Coll.; Mankato, Minn., Com'l
College.

Emergencies will develop during the fall. Let us try to help
you to meet them.

The National Commercial Teachers' Agency

A SPECIALTY BY A SPECIALIST
E. E. Gaylord, Manager 11 Baker Ave., Beverly, Mass.

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Roses, Flowers, Birds, Ships,
etc., on calling cards by mail.
It is a fascinating, money-
making, home employment
and is easily learned at small expense. A beautiful sample of the work 10c. Information free.
Here is your opportunity to coin money.

A. W. DAKIN, Knife Artist, Syracuse, N. Y.

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Announcement of the Ransomerian School for 1910-11



PROF. HASTINGS HAWKES
Supervisor Penmanship Public
Schools, Lexington, Mass.



PROF. W. P. STEINHAUSER
Supervisor Penmanship Public
Schools, Ocean Grove, N. J.

We are glad to announce to the many friends, patrons, and prospective students of the Ransomerian, the engagement of this group of fine penmen, teachers, and educators for the year 1910-11. The rapid growth and increased demand for the Ransomerian System has justified our expansion.

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Indisputable Evidence

Speed Records in Shorthand

Since 1907, the most important contests in the history of Shorthand have been held to determine who were entitled to hold the records for the highest rates of speed. In tabulating the records of these contests, two interesting facts developed, namely, (1) *that the best record on solid matter (judge's charge) was made by Miss Nellie M. Wood, a writer of the Isaac Pitman shorthand*; and (2) *that only Pitmanic writers were able to qualify.*

The method now generally accepted in determining the rating of the candidates is a deduction of one word from the gross speed for each error. A tabulation of the records shows that as yet no one has reached a net speed of over 200 words a minute on any solid matter except a charge to a jury, while seven have reached a net speed of over 200 words a minute on judge's charge.

The following table shows the gross and net speeds on such matter:

Name.	Date.	Gross Speed.	Errors.	Net Speed
*Nellie M. Wood..	1909	240	64	227
C. P. Gehman....	1907	235	47	225
C. H. Marshall....	1910	240	85	222
Fred Irland	1907	235	69	221
W. B. Bottome....	1909	240	111	218
*Nellie M. Wood..	1907	225	45	216
W. B. Bottome ..	1909	207	12	205

Nearly twice as many writers were able to write over 200 words a minute on testimony. None of these made more than 10% of errors, and in all cases the words "question" and "answer" were read and counted.

Following is a table showing the rates of speed as before, together with the names of the contestants:

W. B. Bottome ..	1910	280	57	269
C. H. Marshall....	1910	280	62	268
Nellie M. Wood..	1909	277	64	264
W. B. Bottome ..	1909	277	78	262
*Nellie M. Wood ..	1908	260	21	256
*Chas. W. Phillips	1908	260	73	254
C. H. Marshall....	1909	277	114	254
J. D. Carson.....	1909	277	131	251
C. P. Gehman	1908	260	47	250
C. H. Marshall....	1908	260	54	249
Isaac S. Dement ..	1888	268	104	247
*Sidney H. Godfrey	1908	220	28	214

NOTE.—All the above contestants are Pitmanic writers. THOSE MARKED WITH A STAR WRITE THE ISAAC PITMAN SHORTHAND. No light-line or other non-Pitmanic system qualified in the above tests.

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After establishing the one-hour record, Miss Fritz entered the Surprise Contest, which lasted for one minute only, and succeeded in writing 110 words, net. Considering the fact that Miss Fritz, had just been writing for one hour continuously, her feat in setting the one-minute competition record at 110 words, net, may be considered as nothing short of marvellous.

LESLIE H. COOMBES, holder of the Amateur Record.

Mr. Leslie H. Coombes won the Amateur Championship at Madison Square Garden on October 20, 1908, writing 75 words per minute, net, for 30 minutes. The record established by Mr. Coombes has not been broken in any amateur contest.

Both Miss Fritz' and Mr. Coombes' records were MADE IN COMPETITION and should not be confused with EXHIBITION RECORDS made on easy matter.

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and are being filled in the order received, but we had to refuse many of them because we could not fill them in time for September openings.

We have advance orders for October, November and December deliveries, and the new introductions for January promise to run up into the hundreds—unprecedented in the annals of commercial texts.

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35th Year

OCTOBER, 1910

No. 2.

WHAT THE EMPLOYER DEMANDS OF THE EMPLOYEE TO-DAY

Some Live Sparks from the Anvil of Business by One Who Knows. Address Delivered July 7 at Boston, Before the Members of the National Educational Association.

By W. A. Hawkins, Superintendent of Jordan Marsh Co., One of the Largest Department Stores in the East.

IT IS really surprising, when you stop to think of it, how little the business man requires of the school graduates in the way of book learning—so little, in fact, that it does seem as though every boy and girl ought to leave school thoroughly equipped with at least these things.

"The child's prayer to the teacher should be Give us that which will help us to earn our daily bread, and this is the answer to the prayer: Teach the boy to write a good plain hand and to express himself in the English language with precision and brevity; teach him to spell correctly; teach him to do examples in common arithmetic, such as addition, subtraction, extension, discount and percentage; inculcate honesty, truthfulness, courtesy, initiative, persistency and a love of hard work into that boy, and you have answered his prayer.

"Teach him these things by all means, if it takes every month and every year of his school life and causes the neglect of everything else. Take the time and neglect the other things, for a boy or girl who enters a business house with this equipment plus average ability will succeed.

"But what surprises the business man is the deficiency in these very things that he finds in the boy or girl who comes to him from the schools. The work in the office of the average business house is exceedingly simple and the ordinary forms of arithmetic are about all that are needed; but the trouble, worry and expense caused the merchant and customer on account of poor work of employees of this sort is hard to estimate.

DEPLORES POOR WRITING.

"Perhaps there is no one thing that brings us more complaints and causes us more trouble and unnecessary expense than the poor writing of our salespeople.

"For example, we have many hundreds of salespeople in our store, and on account of the poor writing of many of them, our charge customers are constantly complaining of merchandise charged them of which they know nothing, and then the trouble and expense for us begins.



W. A. HAWKINS.

"Now, let us take requirement number 2, which is that the graduate shall be able to express himself with precision and brevity in the English language. If you only knew how often the long-drawn-out letter applying for work finds its way to the waste basket, because the business man thinks that if it takes that boy as long to do everything else as it does to write for a job, he doesn't want him.

"There are men and women in the employ of every business house that the business man hates to see coming toward him, and that going about his place of business he avoids meeting, for fear 10 minutes of his time will be taken listening to

some bit of information that it ought not to take more than 10 seconds to give. Don't you see what a handicap that must be to even a man or woman of ability?

"Upon bad spelling I shall not dwell long. Like the poor, 'we always have it with us.' You don't need to ask the business man to learn the necessity of more attention to this study.

"The principal of a well-known seminary told me, only a few days ago, about a college girl who persisted in spelling 'professor' with two F's.

IMPORTANCE OF ARITHMETIC.

"Now let us pass on to that immensely important study, arithmetic. Remember what I said, that the work in the office of the average business house is exceedingly simple, and that the ordinary forms of arithmetic are all that are needed. But how lacking in even this many boys and girls

are, perhaps, only the business man knows.

"Our head cashier, a woman who has been with us many years, and who is accountable for all the money that is taken over our counters, and under whose authority are the many cashiers in our employ, tells me that the girls we hire to-day are not nearly as well grounded in arithmetic as those we used to hire 10 years ago. Why is it?

"I don't believe it is the teachers' fault. I am inclined to believe that the fault lies with the system, with those who have the selection of the studies that must be taken up by the pupil, and that the time of the boy and girl is taken up with the less essential studies at the expense of the absolutely essential.

"We have a salesmanship school in our store, to which we send our own salespeople each day. One study to which we have to give much attention is arithmetic. Seems too bad that we should have to do this, doesn't it? At the class graduation a few days ago, I asked several young women who were grammar school graduates, what studies they felt they had not been given enough instruction in, in the public schools, and the unanimous opinion was the very study I have been talking about.

"One girl said she thought the schools should teach the care of the health. I believe that is the first thing that ought to be taught in the school. That is one of the things our saleswomen are taught, by a professional nurse.

"Teach a boy that an act of dishonesty will dog his footsteps all through life.

"Teach him that courtesy is the little golden key that will open the great heavy door of opportunity. Teach him the value of accuracy in everything that he does. Teach him that persistency will get him a job and that hard work will hold it.

"Once again I say, teach him these things, and you have helped him to earn his daily bread, and to lead a useful, honorable life.

SUGGESTS ADVISORY BOARD.

"Now I am going to make a suggestion and then stop, lest you accuse me of lacking that precision and brevity about which I have been preaching.

"When you go to your homes, I don't care in how small a village or how large a town you may live, use your strongest influence to have formed an advisory board, made up of live business men of your own community, not old 'fogies,' mind you, but men of affairs, that your boys and girls will look up to.

"Have them talk to your scholars the first and last days of every term. Get together with them and your school committee once each month, and try and give your boys and girls what they need, and all they need of it when they go out into the world to make their own living.

"Some may say, 'What does the average business man know about education?' I tell you, he knows a whole lot about the bread and butter kind, and that is what we are talking about to-day. To know how successful this business men's advisory board can be, I need only to refer you to the Boston High School of Commerce, where it has been in vogue for some time. But why not in every school? For every school is, or should be, a school of commerce.

"In closing, I'll tell you of those who can help you solve this problem better than the business man or anybody else, and that is the graduates of your schools who have gone out into the business world.

"I would suggest that you select 50 or 100 boys and girls who left your schools two or three years ago, and write, asking them earnestly to tell you frankly how you may have erred as teachers, the important studies upon which you did not dwell long enough and the less necessary which you would better have sacrificed for the good of the absolutely necessary.

"We invite the boys and girls in our employ to make suggestions whereby we can improve our business, and for all suggestions accepted, we pay a premium.

"We find the idea successful in business; you might find it so in education."

COMMERCIAL DEBATING CLUBS.

Much interest has been shown in the suggestion made in the last issue of THE JOURNAL relating to debating clubs. The value of argumentative ability is so generally recognized that it is hardly necessary to dwell upon it here. While questions for debate in such organizations will naturally suggest themselves, we have prepared a series for the entire year. The following are the questions for the month of October:

RESOLVED:

That the farmer is a greater benefactor to the community than the manufacturer.

That an inventor benefits mankind more than a reformer.

That the successful explorer is deserving of higher honor than the successful warrior.

That the editor wields more power than the orator.

Any advice that THE JOURNAL editors can give in connection with the organization of debating clubs is at the service of its readers. There is no reason why scores of organizations of this nature should not come into existence before the holidays.

RECENT JOURNAL VISITORS.

W. G. Thompson, State Normal School, Plattsburgh, N. Y.

Charles E. Smith, Underwood Typewriter Co., New York.

John R. Dykstra, High School, Paterson, N. J.

D. A. McMillin, Banks' Business College, Philadelphia, Pa.

L. E. Stacy, Meadville, Pa., Commercial College.

C. C. Stone, Wood's Bronx School, N. Y.

Edward Toby, Toby's Business College, Waco, Texas.

F. H. Read, English High School, Providence, R. I.

H. H. Van Dorn, Jos. Dixon Crucible Co., Jersey City, N. J.

A. E. Hortenstein, Massey Business College, Montgomery, Ala.

W. A. Ross, High School, Rockville Centre, N. Y.

L. J. Werzinger, Waterbury, Conn.

H. C. Spencer, High School of Commerce, Boston, Mass.

John R. Newlin, Columbus, Ohio.

E. H. Beach, Beach's Magazine, Detroit, Mich.

C. C. Curtis, Valley City, N. D.

G. W. Harman, Commercial High School, Brooklyn, N. Y.

R. G. Laird, High School of Commerce, Boston, Mass.

THE JOURNAL IN THE BANKS.

The Lawrence National Bank,
Lawrence, Kans.

THE BUSINESS JOURNAL,
New York City.

Gentlemen:

Enclosed find one dollar for renewal of my subscription to THE BUSINESS JOURNAL beginning with the September issue.

Yours truly,

GEO. W. KUHNE, Cashier.

The Savings Bank of Baltimore,
Baltimore, Md

Aug. 9, 1910.

THE BUSINESS JOURNAL,
New York.

Gentlemen:

Enclosed please find one dollar to renew my subscription to July, 1911.

Yours truly,

CHAS. H. ASHBURNER, Asst. Treasurer.

Did your Journal come in a PINK WRAPPER this month? If so, it is to signify that your subscription has expired, and that you should send us immediately 75 cents for renewal, or \$1.00 if for the News Edition. If you do not wish to miss a single copy. This special wrapper (as well as publishing the date of expiration each month) is an additional cost to us; but so many of our subscribers have asked to be kept informed concerning expiration, we feel that any expense is justified.

CHANGE OF ADDRESS—Subscribers wishing to have their magazines sent to a new address should notify us promptly, giving the old address and specifying the edition, whether News or Regular. Notices must be received one full month in advance, that all copies may be received. Do not bother the clubber or teacher who sent in your subscription, but write to this office direct.



Illustration No. 1.

SOME GLIMPSES OF THE JOURNAL OFFICE.

FVER since it was established, The Journal office has been a sort of New York home for the members of the profession. During the year, between two and three hundred persons from out of town call upon us. Many who are planning to visit the city have their mail directed in our care, and it is always a pleasure for the members of The Journal staff to make all feel at home with us. The vast majority of our readers, however, have never visited New York. It is in the belief that they would like to look in upon us through the lens of the camera that we are presenting in this issue a few glimpses at our office.

Mr. Ames in one of the last letters he ever wrote us expressed the hope that "one day The Journal would be printed in its own sky-scraper." So far, that hope has not been realized, and from present indications, considering the value of Manhattan real estate, it never will. But while we neither own, nor occupy a "sky-scraper," we are in the midst of them. Within a stone's throw of The Journal office are the Singer and St. Paul buildings, the Post Office, the City Hall, Brooklyn Bridge, the Astor House, and the great newspaper buildings of the New York World and the Tribune—all landmarks of the city. If the reader will place a map of Man-

hattan Island before him, and imagine our office almost opposite the end of the Brooklyn Bridge, he will have the northern boundary of what is known as "the financial district" of New York. This district is commonly known as "Wall Street." While there is such a street as Wall, few of the great financial institutions are on it, the term being used to designate this section of the city.

Our office is located on Broadway directly opposite the Post Office in what is known as the Hamilton Building, a building that was erected by a son of Alexander Hamilton, and is now owned by the heirs of his estate.

Illustration No. 1 shows the general office as it looks when you first enter it. The window curtain is drawn, because it faces the south and when the photograph was taken, the sun was shining very bright. This window looks out upon the Astor House across the street. The Astor House is one of the most famous hotels in America, having been erected seventy-five years ago. In it were entertained many of our greatest men and a number of noted foreign guests, including the Prince of Wales, later King Edward VII. From one of its balconies Abraham Lincoln made a brief address in 1858 when he visited New York.

Illustration No. 2 represents the opposite corner of the office. At the desk you will see our Associate Editor, Dr. W. D. Bridge, signing letters to numerous shorthand teachers, reporters and students. Dr. Bridge has devoted fifty years of his life to the interests of shorthand, during the greater part of the time being engaged in editorial work. He is historian of the National Shorthand Reporters' Association, and was for many years a well known instructor. On top of the cabinet and on the left side will be seen a relic of the ancient days of typewriter history. This particular machine is a No. 1 Remington, No. 395. It is now in perfect working order, and during the past year we have written a number of letters upon it.

The desk now being used by Dr. Bridge was for a number of years the property of L. Madarasz. On it he has done some of his finest work. The older members of the profession will readily recognize the portrait of the late S. S. Packard, who so long honored our profession by his life and his work. This portrait was presented to the editor of The Journal by Mrs. Packard shortly before her death.

Illustration No. 3 shows the subscription desk. At this desk all subscriptions are cared for, and most of the dictated mail is attended to. Above the desk will be noticed a pen portrait of Mark Twain. This represents a gift from our friend P. W. Costello, of Scranton, Pa.

Illustration No. 4 shows one end of the editorial sanctum. At his desk is seated A. M. Adams, who is now contributing a valuable series of industrial articles to The Journal.



Illustration No. 2.

Aggressiveness and Success.

It is the aggressive soul that wins. A man who strikes out boldly and fairly will hit the mark. He who does not wait for men or tide, or for an opportunity he cannot find, will not be behind. He who opens closed doors, who goes through, not over or around obstacles, cannot be daunted. A fearless leader and independent thinker does not lack followers. A man who does not wait to see what others say, think, or do, wins respect for his own opinions. A self-reliant, self-centered man needs no backing.

A man who carries victory in his very gait, who walks with heroic certainty—a man who does not waver or doubt, who does not turn to the left or to the right of his aim, though a paradise tempt him—is the man who accomplishes things. Leaders, not followers; original thinkers, not imitators; men with strong individuality, are in demand everywhere as never before in the history of the world.

We Should Live in the Present.

Much of the best energy of the world is wasted in living in the past or dreaming of the future. Some people seem to think any time but the present is a good time to live in. But the men who move the world must be a part of it. They must touch the life that now is, and feel the thrill of the movement of civilization.

Many people do not live in the present. It does not know them. They are buried in books; they live in archives, and in history, but the great, throbbing pulse of the world they do not touch. They are not a part of the world; they are never attuned to it.

The young man who would win must plunge into the current of events. He must keep step with the march of progress, or he will soon be far in the rear. The current of the times must run through his veins, or there will be paralysis somewhere in his nature.

*There's a kick you'd like to make? Don't!
 There's a head you'd like to break? Don't!
 So you feel you want to whine
 Like a genuine canine
 And send blue streaks down the line?
 Well Don't.*

WORK AND WORRY.

One of the ablest business men in the country, although not one of the most widely advertised, recently gave this account of himself: Age, forty-five; began working at a desk when fourteen; has been working at a desk almost every day since, except Sundays, averaging ten to twelve hours a day; in thirty-one years has never taken a vacation that did not involve business; plays no outdoor game, or any indoor game either; takes no exercise, unless a little motoring summer evenings and Sundays could be called exercise; is fit as a fiddle; turns out his nine or ten-hour grist daily with ease, and is ready for more. "It isn't work for me to come down to business in the bank," he says, "it's a pleasure."

To this should be added: He takes no stimulants and he doesn't fret. A man who can work without worrying can stand almost any amount of it and keep in tip-top condition. The college athletics by which we set so much store merely touch the surface. As often as not the crack oarsman or halfback is the first to break under the strain of business. In modern conditions, except for manual laborers, a man's power of resistance lies not in his muscles but in his nerves. And for sound nerves—in spite of materialistic science—we would bank more upon a state of mind than upon a state of body. In a large way, not to worry means not to take yourself too seriously; to keep a sense of proportion by which, after all, you appear as merely a transitory dot.—*Saturday Evening Post.*



Illustration No. 3.



Illustration No. 4.

OCTOBER CLUBS.

The editors of THE JOURNAL are counting on a big clubbing month for October. We feel sure that after students and others have seen this issue of the magazine, that it will require little effort to begin a subscription list which, before its completion, should comprise the name of every student in school. Begin the subscriptions with the September issue. We have a large edition of that number still on hand, and, until further notice, teachers may assure their pupils that they can receive that number.

When this issue is received by our subscribers, we shall be in the midst of the preparation of the November number—an issue which we hope will be an improvement on any heretofore published.

The board of editors are bending every energy toward publishing a magazine that will be helpful, inspiring and educational. It is their desire to make THE JOURNAL more and more a real magazine of business training.

Our large circulation among business offices generally, including banks, law offices, stores, wholesale and retail, makes it necessary that we give heed to the demands of the salaried employee. We must look after his interests. We feel, however, that what helps the young man or young woman in business will be equally helpful to the one who is preparing for a useful career in commerce.

Department of Business Writing

C. C. Mills, Editor.



HERE are three indispensable characteristics of good writing: freedom of movement, strength of line, and legibility of form. If one neglects any one of these features, he is bound to fail. While practicing movement exercises, to obtain the first, there should always be a conscious direction of the pen. While the hand is going around and around, or up and down, describing either a curved or a straight line, the mind must be earnestly concentrated upon the work. A great deal of time is wasted in desultory practice, especially practice on movement drills. The fault is not with the exercise, but with the method used in practicing upon it.

Strength of line is a direct result of vigorous movement training. Other elements which contribute to it are the materials used. The pen for business writing should not be too fine, nor yet too coarse—rather a medium point. The ink and paper should be the best that money will buy. Guard carefully the upstrokes, for it is often in them that one finds many evidences of weakness.

It is well to bear in mind, however, that no one ever yet became a good writer who devoted all of his time to movement practice. After a fair degree of skill has been attained, then the movement work should be grafted to letter and word forms. It is very essential that one who is for the first time endeavoring to improve his penmanship should devote all of his time to movement exercises, but such a period should not be long.

The road to excellence in penmanship is a straight one. Every mile post has been marked, and no one need wander far from the path which leads to success. If he does, he has only himself to blame. It costs something to travel the road,

just as it does to travel every other road. The price, however, is not in money, but in time and toil. The school one attends is the school of fatigue, and the ambitious writer must be a graduate of this school.

It is a physiological fact that one only begins to train muscles when one begins to tire them. It may take a long time to tire those writing muscles, or it may not, but whatever may be the time necessary, see that it is devoted to this purpose.

NUGGETS.

A wise father honors his son, and a wise son honors his father.

To write at 'breathing ease' is the longing of a well-ordered mind today.

Abraham Lincoln believed in "pegging away"; phonographers practice it.

From a neophyte to the expert is a long road, wearisome to be travelled.

Put all your irons in the fire,—ambition, zeal, perseverance, resolution.

He who by his pen would thrive must first jump in,—an awful dive.

The boy in church, trying to report his pastor's sermon, is a good sight to us.

Elihu Burritt, the Learned Blacksmith, mastered languages at the anvil.

"Our Teddy" has written twenty-five worthy books. *Perseverantia omnia vincit.*

Your ancestry has less to do with your making than you do at your best.

Standard oil makes some men rich. Standard "gumption," grit and grace" do more.

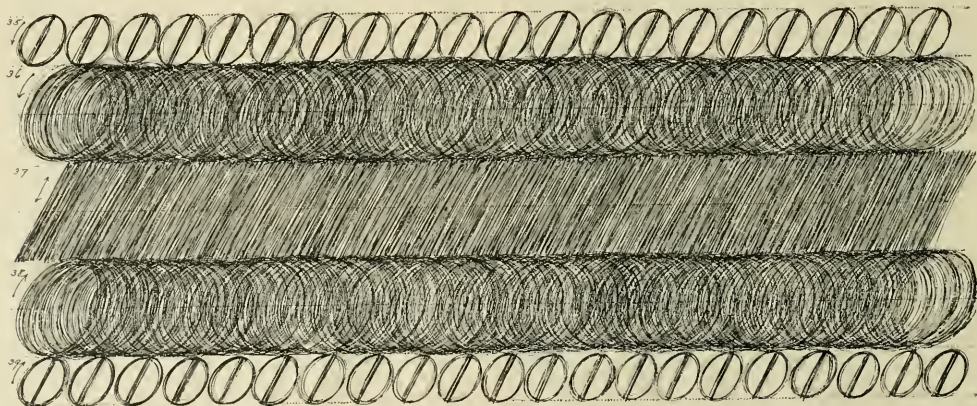


PLATE I. At least an hour a day should be spent in practicing the movement exercises contained in this plate. Notice that the exercises are alternated, the first being the *direct*

oval exercise, and the second the *indirect*. Spend a great deal of time in comparing your work with the models given.

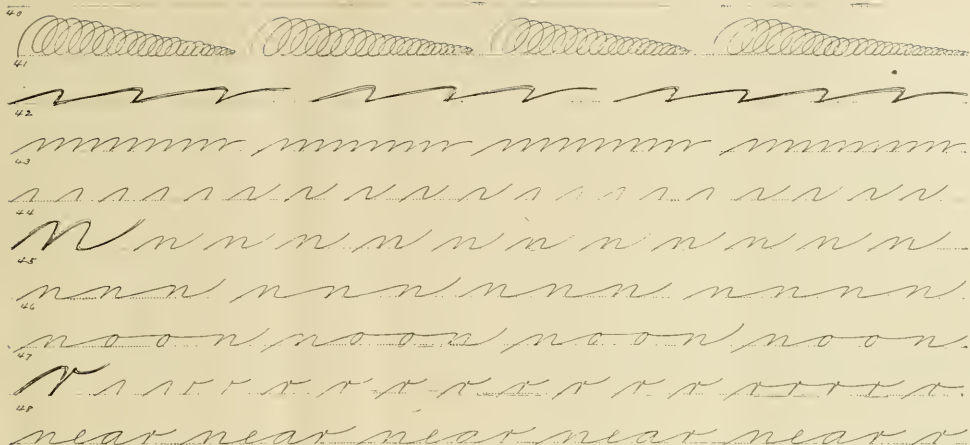


PLATE II. In this plate an opportunity is given to apply the movement freedom acquired in Plate 1 to letter forms. At first do not attempt perfection in approaching the letter

form, rather let your ambition be to execute your writing easily. Then single out some one fault, correct it and take up another.

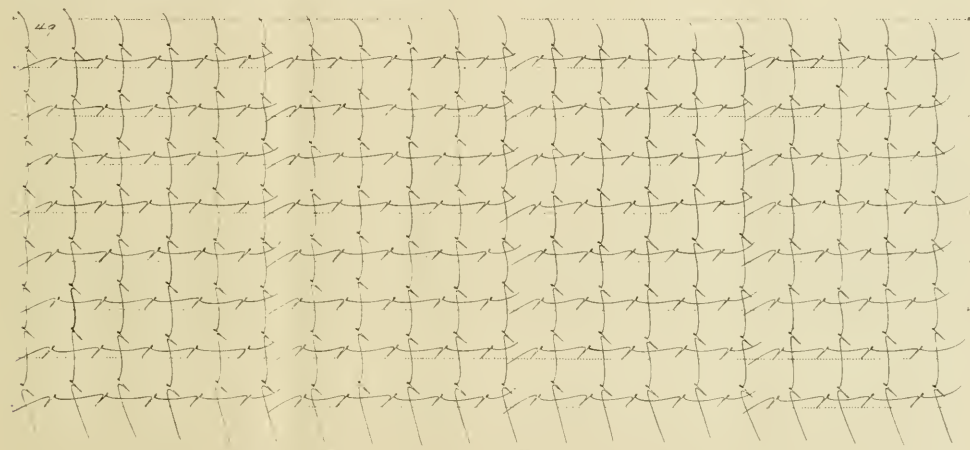


PLATE III. One of the easiest movement exercises is a certain old-fashioned form of the "r." It is useful because it is rapid, there being little difficulty in executing it, its charac-

teristic stroke may be used as a marker, in obtaining regularity in spacing.

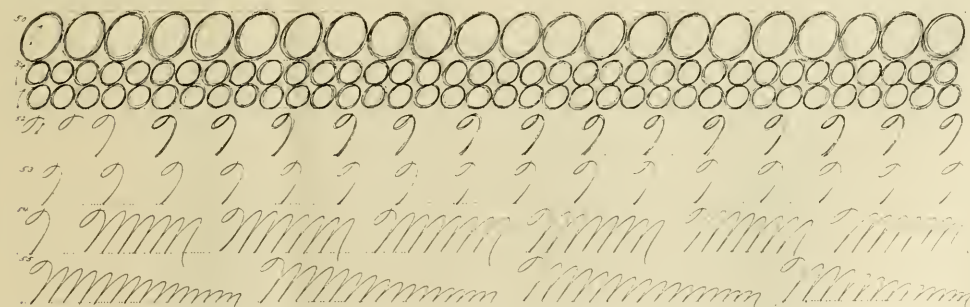


PLATE IV. More than half of the capital letters begin in the same way, and it is for the purpose of preparing to execute these letters that this plate is given. By gradual degrees the

movement scope is brought down to the small initial oval. This is followed by the straight line, a repetition of which makes the capital "M."

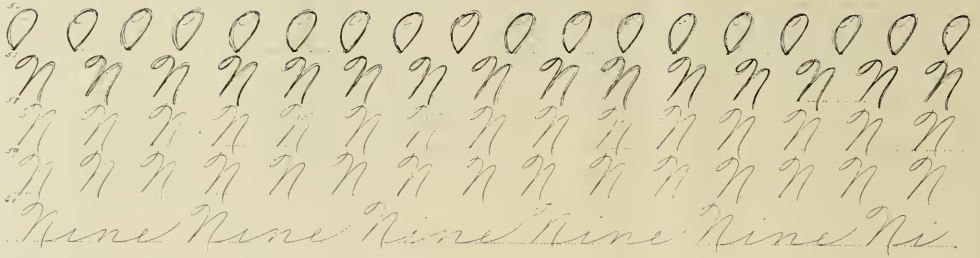


PLATE V. In this plate another exercise is given to produce the same result as is aimed at in Plate IV. It will require considerable skill to execute the small initial oval so that the beginning stroke will touch the paper on the line made in com-

pleting the letter. The second part of the *M* is almost as high as the first. It will be necessary to watch this feature very closely, otherwise it will be diminished too rapidly.

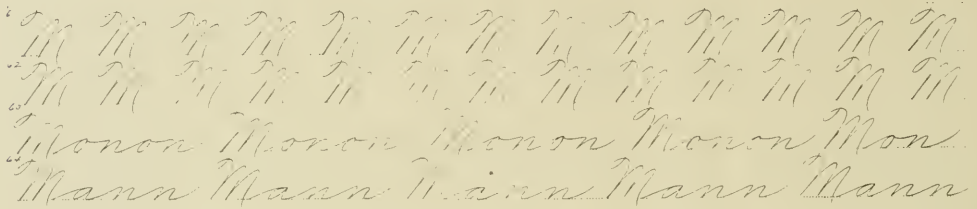


PLATE VI. After one has learned to make a letter, the next step is to use it in a word. This word should not be a difficult one. In writing the *M*, study the proportions very

carefully. This letter has several illusions, one being that it appears to be wider than it really is. The width is just the same as the width of the small letter *m*.

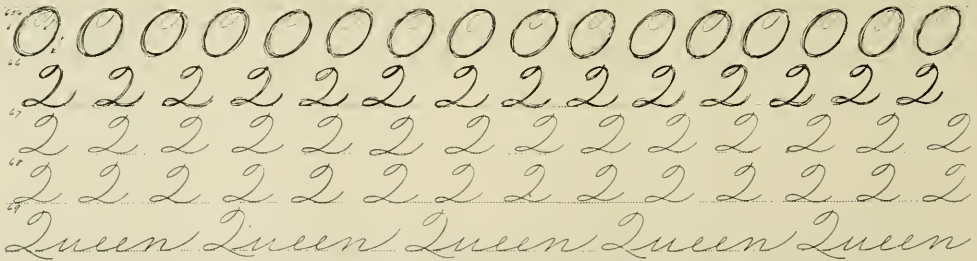


PLATE VII. Closely related to the *M* and *N* is the *Q*. While the *Q* is not a frequently occurring letter, it is used a great deal because the form now in general use is the same

as the figure 2. Furthermore, it is a very useful movement drill, and considerable time should be devoted to practicing upon it.

No. _____	Corning, Perry Co., O., _____	190 _____
The BANK OF CORNING Co.		
Pay to the order of _____		\$ _____
to Citizens Central Nat'l Bank		Dollars.
New York City.		
S _____		

Bank Cashier Who Follows the Work in The Journal.

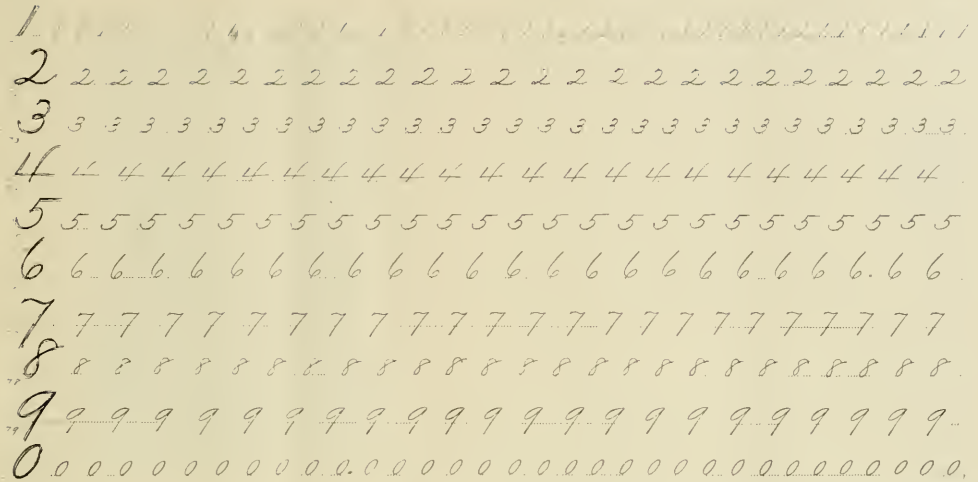
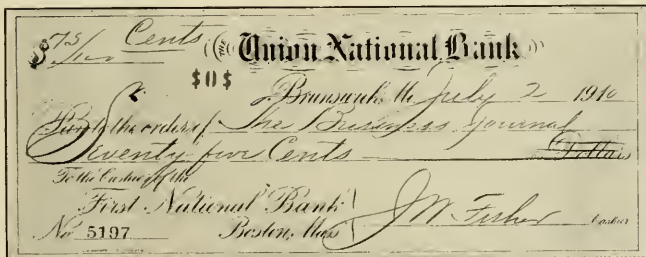


PLATE VIII. While it is possible to conceive of a situation where one would not be called upon to do much writing, it is almost impossible to think of a condition where a practical use of figures could not be found. The Arabic numerals represent a short way of writing numbers, and, like

shorthand, they should not only be written well, but exceedingly fast. Study each figure-form very closely, first making it large and retracing it many times to get the swing, and then making literally thousands of each one.

Learn to do the little things well.
 Mix that and practice to succeed.
 Now is the best time to begin Now.
 One thing at a time and do it well.
 Place confidence in your arm
 Quiet deportment shows good breeding
 Rolling muscular movement wins.
 Strive for excellence and smoothness.

Supplementary Work by E. H. McGhee, Trenton, N. J.



A Bank Cashier Remits for his Subscription.
 The Journal goes to a large number of Banking Institutions every month.

CAPTAINS OF INDUSTRY.

By A. M. Adams.

No. 1. JAMES J. HILL.



RAILROAD men come in two styles. One sort is the man who stands over the stock ticker in Wall Street and watches the prices rise and fall. Having ridden over various roads in a private car, he knows a railway when he sees one, but his knowledge of the actual operation of such an institution is about as vague as that of the average man not connected with the business. The other style is the builder and operator of railroads, the one who knows his work from the driving of spikes to the financing of a million-dollar bond issue. And of the latter type there is no man more typical than James J. Hill, who is sometimes designated by the title "railroad builder."

James J. Hill came early to the North-west which he has been so instrumental in building up. A Canadian by birth, at the age of 18, in 1856, he became checker and caretaker of freight at a steamboat landing in a little Minnesota village called St. Paul. As Western towns went then, St. Paul was quite a metropolis, having about 6,000 inhabitants, and with the rush of settlers then on, it was about as busy a spot as one could well imagine. Whether it was far-sightedness or instinct that impelled young Hill to locate there may be open to question, and it may be equally open to question today which has done most for the other, Hill or the Twin Cities, as the two rivals at the head of the Mississippi's navigation are called.

Many years were spent by the young man in training for future responsibilities, for he did not spring into railroad life as a master of the business, in fact, at the time of his arrival in Minnesota there was not a mile of road in the state. In 1862, four years later, the first ten miles of railroad were finished from the levee in St. Paul to the river side in St. Anthony, and the road was known as the St. Paul and Pacific Railroad—a rather daring but prophetic title. Of this line Hill later became the agent.

In the meantime, however, the young man had been for three years shipping clerk at the steamboat landing and a year with another firm. The succeeding four years were spent in other work of much the same nature. It was not until 1867, when he was 29, that he really began that expansion which marked the unfolding of his remarkable career. During the two years between this date and 1869 he was engaged in the general transportation and fuel business, and was agent and consignee of the St. Paul and Pacific Railroad Company under a contract by the terms of which all freights received from the steamboats for the railroad, and all freights from the road for the steamboats, were to be handled by him.

In 1869, a firm, of which Hill was senior member, was formed for the purpose of carrying on this business, continuing until 1875. During this time he devoted himself to the transportation end. In 1870 he established a steamboat line on the Red River, opening up for the first time direct communication between the frontier post which is now Winnipeg, and the capital of Minnesota. Other lines were added, and already the grasp of a master hand could be felt on the transportation situation in that section. In 1873, the St. Paul & Pacific Railroad Company defaulted in its bonds, and the 35-year-old business man, knowing the business of the line thoroughly from having handled its freight traffic at both ends, conceived the idea of obtaining control of it. He had the most unlimited confidence in the possibilities of the



JAMES J. HILL.

North-west, and even the knowledge that there were \$27,000,000 of outstanding bonds did not appal him.

Mr. Hill's next move was to enlist the co-operation of men with money. To gain the confidence of local capitalists was easier than to find the money required, and it was not until 1878 that the dream became a reality. In 1879 the St. Paul, Minneapolis & Manitoba Railroad Company was organized, with James J. Hill as general manager.

During the following year the road was extended to the Pacific coast, often traversing in its course vast distances without human habitation. This line is now known as the Great Northern. In the thirty years that have elapsed since that time, an empire has grown up and paid tribute to the road built by Hill's genius. Of Mr. Hill one newspaper writer said a dozen years ago:

He is not a man of impressive appearance—at first sight—being short and stocky. His face is dark and strong-featured. His square jaws and long upper lip are covered with a heavy dark-brown beard and mustache, and his hair, which is getting a little thin on top, is rather long. Threads of silver are to be seen here and there in both hair and beard. His eyes are piercing. His expression is that of a man who likes to have his own way, and generally gets what he likes. There is something in the way he carries himself that makes one think of Jay Gould. There is something suggestive of Collis P. Huntington in the outline of his head, face, hair and beard. His dress is simple, and he is partial to rough tweeds and short sack coats. His hat is often a slouch with the brim pulled down in front to shade his eyes.

It is said that in his private life Mr. Hill is one of the most congenial and companionable of men. He is a good talker, and has studied many subjects so deeply that he usually has something to say which is well worth saying. It will be recalled that of late he has made something of a reputation for himself as a magazine writer. Some excellent authorities are inclined to think, however, that he is likely to permit himself to become too pessimistic over certain modern tendencies, possibly because he grew up under a different regime and finds it difficult to adjust himself to the restrictions incident to the complex life of the twentieth century.

Mr. Hill is earnestly opposed to the interference of politics,

meaning government, with business. On his return from a vacation in the summer of this year, he remarked:

If they will only let us alone everything will be all right. There are some honest, intelligent men in this country who want to do business the right way, but they can't do it as long as they are hampered with politics. They are trying to cure by legislation all the ills that flesh is heir to. By and by they will be passing laws to cure broken legs.

In spite of this, he is an optimist when it comes to matters pertaining to the section which he has been so largely instrumental in building up. He likes, however, to lecture the public on extravagance, and particularly in connection with matters relating to government. On the whole, Mr. Hill is one of the most interesting as well as one of the most useful characters in the American public eye today, and if, as has been said, his parents early planned that he should enter the priesthood, there is reason for congratulation that parental plans were never carried to completion.

WHERE WE GET THEM.
By Dr. W. D. Bridge.

CIDER.



ONE of the chief drinks of our grandfathers was cider—sometimes pretty hard cider. Cooking apples and eating apples were and are used as much as ever, but the apple juice is probably not so much in evidence as formerly. Tart or bitter apples make good cider. Some sorts of apples are raised chiefly for the juice they furnish. The nearly ripe fruit is ground to a pulp, and the pulp squeezed till there is nothing left but juice and refuse matter. Placed in barrels or casks, the juice ferments if exposed to the air, and drinking cider is the resultant. Sweet cider is a most delicious and enjoyable drink. Hard cider is almost as intoxicating as brandies or whiskies.

HUMAN HAIR.

From ancient times, human hair has been bought and sold. Human hair is of value according to its texture or coarseness, its length and its color. In the old-time annual or semi-annual markets of continental Europe, the trade in human hair was of great extent. In Germany and France the making of wigs is a very common means of family support, and a good wig-maker stands high in the community. Human hair is imported from China, and doubtless women of the Four Hundred in the great American cities are wearing hair cut from the heads of Chinese women. Indeed, India, with its teeming population, sends its human hair products to our fair land, as well as to Germany and Italy, which also send their products to England and America. French hair is dark, German hair light, while the hair of the Asiatic is made up into coarser goods, watch-chains, guards, brooches, bracelets, etc. The "rats" which adorn women's heads are by no means always produced on civilized heads. Dyeing hair is a very great business, and follows the prevalent fads and fashions of the day.

MERCURY.

Your most common knowledge of mercury is probably derived from your observance of it in your thermometer; but this is only one of many of its uses. In an amalgam with tin it forms the backing of your mirror; in another amalgam it is the "filling" of your decayed teeth. The doctor brings mercury in some form as a medicine, and you must be careful

as to the amount you take. Scientific instruments utilize it in their construction. It forms a vast number of compounds with other metals, all of which are heavy. It is often called by a common name, quicksilver. It is produced from cinabar, which is a natural product, or the sulphide of mercury. The wonderfully bright color vermilion is derived from the same substance.

HATS.

What a volume might be written on "Hats." Sombreros, Panama hats, Stove-pipe-hats so-called, Derbys, stiff hats, soft hats, straw hats, felt hats, broad-brim hats, silk hats,—the hats of the thousand and one nations of the earth. What better or more interesting paper might be prepared for a Young People's Society than a jaunty, sketchy, or historic and minute discussion on Men's Hats, or, for that matter, Women's hats?

Who made the hat you wear? Of what material is it made? How and where was it made? What was its real cost to make? Is it a fur or straw, or silk, or felt hat? What a fine twin subject for study would be men's hats and men's footwear. Look this matter up carefully.

WHAT DO YOU CARE FOR YOUR ART?

What would you think of your doctor who did not keep up with the times in his medical science, by personal investigations and reading of medical literature? What would you think if you were told that your minister was "no reading man," subscribed for no religious papers or magazines of his own or other denominations? What would you think of your father if he did not keep in touch with the ups and downs of the market in which he is serving as a merchant or a banker?

Well, what do you think of the young man or young woman who cares nothing for the art of Shorthand "for its own sake," but only for what can be gained in cash from its use? What would your employer think of you if he should happen to ask you some day, "Mr. ———, (or Miss ———), What system of Shorthand do you use in taking my dictation, and what is the difference between the one you use and the others used by other stenographers, for I suppose not all use one system?" And you were compelled to say, "I don't know anything whatever about Shorthand as such, I only learned *this* one, and have never made any comparisons with others." I surmise your employer would *feel*, if he were too much of a gentleman to *say*, "That amanuensis of mine is very narrow-minded; she don't even know what are the excellencies of the system of shorthand she uses in comparison with others which are advertised as taught in the schools! Strange, I think!" And he would think the *truth*.

Now, young people, Why not be able to know and tell what are the similarities and dissimilarities of the various Shorthand systems,—the Isaac Pitman, the Benn Pitman, the Grahani, the Eclectic, the Osgoodby, the Gregg, the Beers, the Pernin,—at least to be able to state the features of your own system distinctive from that of your fellow worker, perhaps in the same office, whose notes "you cannot read"? Why not be able to tell what the "inverted vowel-seal" means; what "geometric" and "light-line" shorthands mean; how the Circles are used, and the Hooks, in the various systems? In other words, it should be the aim of the thinking shorthand writer to "know something" more than the mere routine of dictation work in the office. We say intentionally "thinking," for we are compelled to believe that an unexpectedly large class of young, (and sometimes older) amanuenses and fledgling reporters know extremely little about this beloved ART of SHORTHAND. What do you know? What could you tell, if asked?



The Home of J. Pierpont Morgan, New York City.
Second of a Series of Homes of Our Financial Kings.

MOVEMENTS OF THE TEACHERS.

W. L. Cochran, who after leaving the Wood's School in New York, was for some time a teacher in Massey's Business College, Richmond, Va., has accepted a very desirable position with W. B. Elliott, in Elliott's Commercial College, Wheeling, West Va.

Miss Mary Houston is a new commercial teacher with the Capital Commercial School, Albany, N. Y.

R. F. Madray will be with Leech's Business College, Greensburg, Pa.

Miss Ida Hodges, of the Bowling Green, Ky., Business University, is with H. G. Yocum, Yocum's Business College, Massillon, Ohio.

C. H. McGuire, Hutchinson, Kansas, is principal of the Commercial Department of the Austin, Texas, High School.

J. H. Hess, Chillicothe, Mo., has accepted a position with the Oklahoma City, Okla., Business College.

W. N. Anderson, of Minden, Iowa, who taught in Michigan last year, is taking studies this fall in Highland Park College, Des Moines, Iowa.

Kelley Simpson, of the Bowling Green, Ky., Business University, has accepted a position with J. M. Ressler, International Business College, Newport News, Va.

Ethel M. Bascom, of Newport, N. H., will teach commercial branches and shorthand in the Berkshire Business College, Pittsfield, Mass.

Miss Elizabeth Weldon, of the Bowling Green, Ky., Business University, is with Parsons, Kans., Business College.

Miss Olga C. E. Hanson, of Denver, Colo., is with Draughon's Business College, Washington, D. C.

E. D. Carpenter, of the Bowling Green, Ky., Business University, is principal of the Commercial Department of the Hartford City, Ind., High School.

R. S. Deener, of the Bowling Green, Ky., Business University, is with the Brazil Business University, Brazil, Ind.

Miss Flora Perso is a new commercial teacher in the Toland Business University, Mason City, Iowa.

Miss Haidee Sikes, of Elizabethtown, Ky., is a new teacher in Dunsmore's Business College, Staunton, Va.

James Spradlin, of the Bowling Green, Ky., Business University, is a new commercial teacher with the Fostoria, Okla., Business College.

John Nobbs, who has been with Browne's Business College, Brooklyn, resigned his position there September 1.

A. Oaklev Spencer, of New York City, finds so much public accounting work to do that he has given up teaching entirely for the present.

C. H. Preston, of Milwaukee, Wis., has been elected to the position of instructor in accounting and assistant in economics in the University of Minnesota.

A. E. Harris, of South Bethlehem, Pa., has obtained a position in the Coleman National Business College of Newark, N. J.

Harry Sandberg, of Cambridge, a teacher of shorthand, is now with the International Bureau of American Republics, at Washington, D. C.

Frances M. Keleghan commenced work with Eastman College at Poughkeepsie, August 15. For the past eighteen months she has been with Tyler's Business College, Worcester, Mass.

O. N. Ritzman, of Wilkes-Barre, Pa., will during the coming year be principal of the commercial department of the Owens School, Pottsville, Pa.

C. C. Carter, who formerly conducted the Joplin, Mo., Commercial College, has closed that institution and accepted a position at the head of the commercial department of the Joplin High School.

A. Sartain, who accepted a position with Mr. Douglas, in Pittsburg, in August, was called to his home in Sayre later by the dangerous illness of his children, from typhoid. At last account they were both well on the road to recovery.

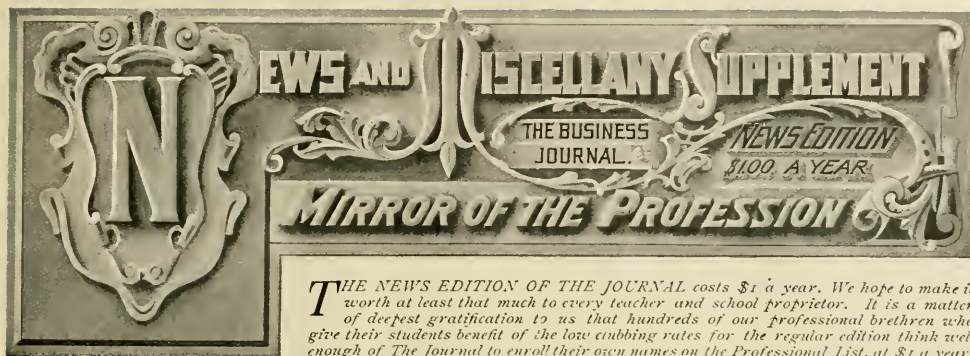
The commercial department of the high school at Hastings-on-Hudson, N. Y., has added Miss Bessie M. Orthoudt to the staff.

E. L. Grady, who taught last year in Idaho, has accepted a position as civil engineer and will not teach during the coming year.

Miss Mabel Rice and Miss Hortense Church, the former of Newport, Pa., and the latter of Stamford, Conn., are engaged with the Eagan School at Union Hill. Matthew Gmeiner, of Philadelphia, is also teaching there.

Lillian M. Agnew is now instructor in shorthand in the Central Business College, Toronto.

A. W. H. Ronish is now employed with A. J. Harding in the Merchants' & Bankers' School, Newark, N. J.



THE NEWS EDITION OF THE JOURNAL costs \$1 a year. We hope to make it worth at least that much to every teacher and school proprietor. It is a matter of deepest gratification to us that hundreds of our professional brethren who give their students benefit of the low cubbing rates for the regular edition think well enough of The Journal to enroll their own names on the Professional List, at \$1 a year.

NEWS OF THE PROFESSION.

FROM a newspaper story printed in the Woodlawn Advocate it would appear that the business men of that section of Chicago had a good joke on Morton MacCormac, of the MacCormac School. It was a sort of put-up job to make the business school man think he was getting it handed to him by those he thought were his friends, and when it was over, the Woodlawn Business Men's Association presented MacCormac with a gold watch. And for the first time in his life, when "Mac" was called upon for a speech, he couldn't make one. He is said to have admitted, however, that it was the happiest moment of his life.

The August graduating class of Wilson's Modern Business College, Seattle, Wash., numbered 156, a record class for the school, and a most flattering evidence of the success of the institution. A. P. Peterson, Secretary of the Institution, states that the average time for graduation in the several departments is seven months for the shorthand, ten months for the book-keeping, and fifteen months for the combined course. Wilson's is fortunate in being able to hold its pupils so long, and it is to be hoped that it will never feel under the necessity of making a quicker and easier course. The trouble with some schools is not that they "hold the pupils back" in order to keep them, but that they graduate them too quick in order to establish a reputation not for thoroughness, but for speed.

A circular from Haskell Institute, Lawrence, Kans., has on the front page a group picture of some bright looking men and women, and following that a record of what the class of 1908 is doing. Nearly all the members of that class are employed at salaries of from \$50 to \$100 a month, most of them in the government service after having passed civil service examinations. The school is proving that the young people of Indian descent are capable of development into useful citizens on the same basis as members of the Caucasian race.

In a recent issue of the Hartford Courant there is a cut showing the members of the branch sales managers' convention in session at Hartford. In connection therewith is a two-column story of the closing events, consisting largely in the presentation of a watch to J. E. Neahr, general sales manager. The watch was of the Swiss movement pattern, with a large-sized diamond set in the back case. The following resolutions were also presented, with the names of the members of the committee following:

"We, the managers of the Underwood Typewriter Company in convention assembled, at Hartford, Connecticut, this 15th day of August, 1910, present to J. E. Neahr, our general sales manager, this watch in token of our love and esteem, hoping it may always bring to his remembrance the loyalty and devotion of the organization."

J. K. Renshaw, who resigned from Banks Business College in Philadelphia some months ago to accept a position with the Heald Schools in California was put in charge of the commercial department of the Los Angeles school early in August. He will certainly prove to be a valuable addition to the staff of that institution. He commenced work in the West on June 6, with the San Francisco school, and in a letter written shortly afterward he indicated his opinion of the land of the setting sun when he said: "My family is here and we are living—living' underscored—in the glorious climate of California." He referred also to F. A. Gardiner, Madarasz and F. O. Young. The climate of Los Angeles is said to be even more perfect than that of San Francisco and Mr. Renshaw's enthusiasm has doubtless increased correspondingly.

W. E. White, vice-president of the Gem City Business College, Quincy, Ill., returned the latter part of August from an extended trip through scenic west, visiting Yellowstone Park and other points of interest during his vacation. He found on his return the outlook for a strong school was better than ever before.

A clipping from a recent issue of The North American, published at Philadelphia, has a cut of Richard Blossom Farley, son of D. H. Farley, of Trenton, well known to readers of THE JOURNAL, and reproduces a mural decoration for the State Normal School, at Trenton. The painting pictures the purchase of New Jersey from the Indians.

The Polytechnic High School, at Redlands, Calif., has been so fortunate as to secure the services of Thornton H. Lodge, for the past three years with the Throop Polytechnic Institute, at Pasadena. Redlands is one of the most delightful cities in the state, and new buildings and new equipment are being provided there for the commercial work.

On his way West Fred Berkman kept his eyes open for interesting sights, and of course found them. Some of his comments on various points along the road are exceedingly interesting. Of the Royal Gorge, he says: "Well named. Sky scrapers in the large cities are small in comparison to walls rising 3,000 feet perpendicular to the clouds." He also got a change from the mid-August temperature of the lower regions—reference to "lower regions" is made merely in a material sense—by climbing—on the cog road—Pike's Peak. No need for refrigerators up there at any season of the year, and the cry of the iceman never disturbs the slumbers of the men in the Government observatory.

Advice from J. F. Fish, of Northwestern Business College, Chicago, early in September, bears the information that the school was then just closing the second week of the fall term and had had a splendid opening. He also expresses great satisfaction with the September issue of THE JOURNAL.

A. F. Tull, Secretary of The Business Institute, Detroit, writes that the enrollment for August, 1910, was a little more than double that for August, 1909, and the September enrollment was also practically a hundred per cent. greater than last season. We agree with Mr. Tull that "from nothing to a yearly attendance of a thousand students in four years is quite a commendable growth."

Miss Kitty Case, who taught in the Eagan School during the past year, has given up school work and for the present, at least, will devote herself to work in a business office.

E. W. Humbert sends a postal from Columbus, Ohio, bearing the message that he has now been in every state and territory in the Union. We hope, however, that he is not like the man who had seen everything worth seeing and no longer had any interest in life.

Another card received comes from Luray, Va., and is signed by C. E. Doner, for himself and wife. They visited the caverns there during their vacation, and apparently enjoyed it very much.

W. J. Kinsley sends advice relative to the death of James W. Harkins, Jr., at Plainfield, during the latter part of August. On account of ill health, he committed suicide in his forty-eighth year. Readers of this magazine will remember him, if not as a playwright, perhaps as an itinerant penman. He was a pupil of A. H. Hinman, at Worcester, a little more than a quarter of a century ago. Later he taught in Woonsocket, but he gave up this work for the theatrical field.

N. C. Brewster, who has been living at Covington, Pa., and whose health has not been of the best during the past year, is now coming on finely and will conduct evening classes at Wellsboro, Pa., during the fall and winter.

We have from J. H. Bachtenkircher, who had charge of part of the work at the County Institute in Warren County, Ind., a programme of that institution. Mr. Bachtenkircher was also one of the instructors at the Tippecanoe County Institute, which was held at Lafayette.

E. J. Goddard, one of New England's capable commercial teachers, is now conducting a business school at Spencer, Mass., with excellent success.

Edward Toby writes from Waco, Texas, that Toby's Practical Business College has just enjoyed its greatest September opening. Mr. Toby is an enthusiast over the future of the Lone Star State, and believes that anyone with energy and a fair amount of capacity has unlimited opportunity there. He is certainly a good illustration of what the right sort of man can do in Texas.

At the meeting of the Connecticut State Teachers' Association, in October, there will be a department devoted to public school penmanship, in which lessons will be given to classes of pupils from the different grades. This plan proved very successful at a previous convention.

MOVEMENTS OF THE TEACHERS.

Orville Dickev, of Westfield, Ind., will teach in the Tri-State Commercial College, Keokuk, Iowa, this season.

Ned W. Wyman has been engaged by Tjarnell & Foote for work in the commercial department of the Holyoke, Mass., Business Institute this fall.

Ernest N. Seavy, of Newton Junction, N. H., is the new commercial teacher in the Schenectady, N. Y., Business School.

C. O. Weeks, of North Rose, N. Y., has been recently elected as commercial teacher in the Poughkeepsie, N. Y., High School.

H. D. Eades, of Paducah, Ky., will be the new principal of the Commercial High School, La Junta, Colo.; C. H. Woods, of Oswego, Kan., the assistant principal.

Beverly Denel, of Clarksville, Mich., goes to the La Porte, Ind., High School as head of the commercial department.

C. W. Edmondson, of Arhela, Mo., has accepted a position as supervisor of penmanship and head of the commercial department of the Chattanooga, Tenn., High School.

C. A. Ehlers, formerly of the Tri-State Business College, Cumberland, Md., has accepted a position with the Jacobs Business College, Dayton, Ohio.

C. M. Beckett and Miss Maude Woods are the new shorthand teachers at the McKeesport, Pa., High School.

F. A. Keefeover, of Blue Rapids, Kan., has secured the principalship of the Commercial High School, Santa Ana, Calif.

Miss Mae F. Burrell, of Dundee, Ohio, will be a new teacher in the Dennison, Ohio, High School.

Ethel S. Nash, of Northampton, Mass., has secured a position in the commercial department of the Simsbury, Conn., High School.

Dolf Christeson, a graduate of the Gem City Business College, commenced work in August as head of the shorthand department of Massey's Business College, Richmond, Va.

Frank W. Bushnell, formerly of Wilseyville, N. Y., is now at Elgin, Ill.

Raymond H. Gray, of Minneapolis, is the new commercial teacher in the West High School, Minneapolis.

Miss M. Eleanor Peterson, Farmington, Mich., will have charge of the commercial department in the Le Mars, Iowa, High School, next year.

Miss Mary A. Cook, of Bridport, Vermont, has been engaged to teach commercial branches in National Park Seminary, Forest Glen, Md.

W. D. Wigent, of Ord, Neb., is now engaged in his new position in the Atchison, Kan., Business College.

R. E. Arksey, of the Spencerian School, Newburgh, N. Y., is now with the Duluth, Minn., Business University.

M. J. Sullivan, of the Zanerian College, Columbus, Ohio, has secured a position in the War Department, Washington D. C.

W. Harris Redmond, of Lennon, Mich., will be the new commercial teacher in the Canton, Ill., High School.

J. G. Burridge, of Orange, N. J., has been chosen for a position as commercial teacher in the Drake College of Orange.

John W. Parker, of Columbus, Ohio, will teach in Duquesne, Pa., during the coming year.

F. C. Hemphill, of Wichita, Kan., has been engaged to take charge of the Actual Business Department of the Salt City Business College, Hutchinson, Kan.

Mrs. Marie Forbrich, of Brooklyn, has accepted a commercial position and will not teach this year.

W. A. Miller, of Huron, Mo., goes to Brown's Business College, Kansas City, Mo.

R. L. Musselman, of Marion, Ind., has been appointed commercial teacher in the Piqua, Ohio, High School.

A. E. Dawson, Hopeston, Ill., is engaged to teach in Brown's Business College, Danville, Ill.

In addition to his work in the commercial department of the High School at Ansonia, Conn., M. J. Connors will also supervise the penmanship work. Mr. Fulton will have similar work in Derby, Conn.

Lee F. Newton goes from the Cleary Business College, Ypsilanti, Mich., to the Alpena, Mich., High School.

C. M. Wright, of Red Cloud, Neb., will be the new commercial teacher in Holmes Business College, Portland, Oregon.

Mona Reed, of Morristown, Tenn., who has taught in the Draughton schools at Knoxville, Tenn., and Ft. Worth, Texas, is engaged for the coming year with the Draughton Business College, Greenville, S. C.

T. A. Lucas, of Rochester, N. Y., has engaged for the coming year with the Pottsville, Pa., Business College, as teacher of shorthand.

Miss Iouie Charlesworth, this year of Napa, Calif., has been recently chosen for position as shorthand teacher in the McKinley High School, Honolulu, Hawaii.

B. E. Alward, formerly principal of the Pomeroy, Ohio, Business College, is a new commercial teacher in Dawson's Business College, Pithburg, Mass.

F. W. Parker, of Syracuse, N. Y., will be at Little Falls, N. Y., during the coming year.

C. W. Annable, of Rochester, N. Y., has been added to the staff of the Holyoke, Mass., High School.

The shorthand department of the Detroit Commercial College, of which Charles F. Zulauf is now proprietor, will be in the care of V. E. Madray, of Ferris Institute, Big Rapids, Mich., this year.

Miss Fannie C. Peck, of Sidney, N. Y., will teach in Irvington, N. Y., during the new school year.

J. R. Boyle, of Butler, Ind., has been elected for the position as commercial teacher in the Shelton, Conn., High School.



Underwood Typewriter Company Factory, Hartford, Conn.

A GREAT AND GROWING BUSINESS.

Marvelous business development is so common a thing in this country that individual instances arouse no wonder. To start "on a shoestring" and become master of millions is more than a twice told tale with us. And one of the most conspicuous instances of business development is that shown in the typewriter industry.

Although the typewriting machine has been in the field for a little more than thirty years, it is but thirteen years since the great expansion of the Underwood Typewriter Company began. Starting at that time with a factory floor space of only 2,000 square feet, and with an idea so contrary to the generally accepted notions of correct typewriter construction that the product was received by the business public with more or less apprehension, the business has grown until the immense factory shown in the accompanying cut, which has a floor space of about sixteen acres, is needed to take care of the demand for Underwood machines.

During the past year the magnificent Underwood plant at Hartford, Conn., has been taxed to its utmost, and the Company has not been able to keep up with its orders. For a long time the branches throughout the country have been clamoring for better shipments, while foreign orders have been accepted only with a time limit attached. The demands for more Underwoods have increased to such enormous proportions that the present factory facilities will have been practically doubled when the new additions, now under construction, are completed this fall.

Several months ago, realizing that the steady stream of orders showed no signs of abating, and that the demands and requirements were not of a visionary nature, the directors of the Company authorized a reorganization, admitting additional capital, until now, with a capital stock of fourteen millions, and a factory second to none nearing completion, it is expected they will soon be in a position satisfactorily to supply the desires of the business public for a long time to come.

NEW BOOKS.

SCIENTIFIC TOUCH TYPEWRITING, Cloth, 112 pp. E. E. Gardner, author. F. H. Bliss Publishing Co., Saginaw, Mich., publishers.

Attractive both as to appearance and contents, the well known Bliss publishing house has issued a valuable work on an interesting and important subject. The first part of the book is devoted to mastery of the guide key principle, on which the book is based. The course as presented by Mr. Gardner is divided into three parts, the first giving a thorough drill on common words and figures, and introducing phrases, the second carrying the pupil alone to letters, literary extracts and tabulating, the third introducing the pupil to actual business and leading him through four leading branches of commercial work. One of the particular features of the book is the definite purpose to keep the eyes of the pupil off the keyboard of the machine. The legal forms in the book will

give the pupil a good idea of an important feature of ordinary business life, something which every young man and woman should know and will need to know, sooner or later, if they attain any degree of success, entirely aside from the value of the matter from the point of view of the teacher of typewriting. The book can be unhesitatingly commended to both teacher and pupil. One of the interesting features is the reproduction of actual letters written in connection with various lines of work.

HOW TO READ CHARACTER IN HANDWRITING. Stiff Board. 72 pp. Mary H. Booth, author. John C. Winston Co., Philadelphia, publishers.

Some time ago THE JOURNAL mentioned the interesting fact that a woman had entered the ranks of students of handwriting, with success. Her book on the connection between character and handwriting is both entertaining and instructive, and the reproduction of specimens of the writing of various individuals, including such eminent men as Lincoln, Hawthorne, Edison, Poe and Napoleon Bonaparte, throw interesting side-lights on the personal peculiarities of the men themselves. A full analysis of various types of handwriting is given by the author, and the reader of the book, if he be interested in the study of handwriting, will find in every specimen of handwriting which comes under his observation an opportunity for exercising his faculties as a graphologist.

MODERN TYPEWRITING, Cloth, 79 pp. J. A. Lyons & Co., Publishers, Chicago and New York. Price, \$1.

Touch typewriting is still in process of evolution. It has not yet become one of the exact sciences, although it has been taught with remarkable success from the very outset. Instead of having to push its way as most new theories do, the correctness of the principles involved were admitted by progressive school men from the start. Among the newest books dealing with this important subject is Modern Typewriting, just issued by the J. A. Lyons Co., for the Remington machine, with other editions to follow as rapidly as they can be prepared, for use in connection with Smith Premier and Oliver machines, and a Universal Edition, for general use in connection with all typewriters having that keyboard. Mrs. M. Tefft-Worth, author of the book, is with the Miller School, New York City, and thoroughly conversant with her subject. Careful study of the work shows much basis for the contention of the publishers that it is especially strong in the simplicity and invariability of the fingering scheme and that careful attention has been given to the details so essential to efficiency in operation. This information is not given by the reference book plan, but practical application is made of all instructions through application in required exercises. The corrected letter on page 36 is especially valuable for those contemplating entrance into the Government service, and such a form is almost invariably included in the examination. The book is so bound as to open on the end and stand upright at the operator's side.

Miss Mildred C. Leffingwell, of Rutland, Vt., will teach penmanship during the coming year at Brandon, Vt.

E. J. Abernethy, late of Rutherford College, N. C., is now connected with the Spartanburg, S. C., Business College.

H. C. Duffus, of Thamesville, Ont., will have charge of the commercial department of Merrill College, Stamford, Conn.

Charles F. Schlatter, of Pulaski, Iowa, has accepted a position in the Township High School at La Salle, Ill.

Kathleen Riley, of Carlisle, Pa., goes to the Stroudsburg, Pa., High School to take up commercial teaching.

Department of Business Education

Conducted by F. G. NICHOLS

State Inspector of Business Education, Albany, N. Y.

THE attitude toward commercial work described in the last number is not so common as it was ten years ago, but it does exist here and there. The school mentioned is one of the best in the state and I had been led to believe that its commercial work was above standard, yet one-half the value of the commercial department in that school was lost by reason of the misunderstanding on the part of the principal of the true aim and purpose of business training.

We believe in our work. We must inspire the same belief in others who perhaps because of educational environment or unfortunate experience do not appreciate it at its full value.

Do not make the mistake which some commercial teachers are making. Even a commercial course is not the best kind of education for every boy and girl. Our classification of pupils, however, should not be based upon apparent mental ability, but upon the pupil's aptitudes; his own inclination; his parents' wishes; his home environment, and the future prospect which is before him. While contending for the rightful recognition of your own special subjects, do not underestimate the value of your associates' work. Their share in the general scheme of education is quite as important as your own. Later I shall have something more to say along this line. Let us be fair and ask for nothing which we may not rightfully claim.

Let me urge you again, at the beginning of this school year, to sound your associates. Find out their views and if they are not in full sympathy with your work do not call them hard names, but see to it that they become familiar with the character of your instruction. Do not argue. *Show* them. Invite them into your classes. Convince them that your pupils work as hard as, or even harder than any other group in school. They will be quick to recognize good sound education by whatever name it is called and honest enough to modify their views when convinced of their error.

Eradicate any existing prejudice, however slight, and you will not run any risk of finding yourself in the position of the commercial teachers in the high schools referred to in the preceding paragraphs. Your faculty will support you in any rightful claims you may make.

Improve your teaching; study pedagogy and psychology in their application to your work; demand the best efforts of your pupils; adopt new methods when it seems best and discard the old; kill the "snap" course idea; and you will find your work listed at par in the local educational market.

FRESH BUSINESS LITERATURE.

D. A. Casey's 1909-10 catalogue is gotten out in fine imitation of typewriting work, the typewriting impression being lessened, however, by the evening up of the lines on the right hand margin. The only inducement offered by the catalogue is "real worth," and their only guarantee "thorough training."

High Schools do not usually issue catalogues devoted to the work of the Commercial Department, but the Sparta, Ill., High School is an exception to this rule. The school authorities evidently believe that there is no reason why a strong commercial high school should not be properly advertised.

Seventy years is a long time for any business to exist, and this is especially true of business schools, but the new catalogue of Duff's College, "the first mercantile college started in America," calls attention to the fact that the institution

has been doing business for seven decades. The character of the catalogue indicates that the school was never in a more flourishing condition than it is today.

Through the courtesy of E. O. Prather, who is head of the department of shorthand and commerce of the North Dakota State School of Science, Wahpeton, N. D., we have a copy of the latest bulletin. It is printed on the finest grade of calendered paper, well bound and attractively illustrated.

It is always a pleasure to receive the catalogue of the Gem City Business College, at Quincy, Ill., and the fortieth anniversary catalogue is fully up to the high standards always set by that institution. As usual, the illustrations are a feature, and the catalogue contains many strong testimonials from successful graduates of the institution. The familiar face of the late D. L. Musselman occupies the position of honor, no longer as president, but as founder. His son, bearing the same name, is president.

One of the neatest catalogues received this summer is that from the Pierson Business College, Chicago. The school is away from the smoky business center, has fine airy quarters and a strong faculty, and sets out a catalogue which should make a strong appeal to young people.

From Arkansas City, Kansas, we have the announcement of the Arkansas City Business College, with illustrations showing city scenes as well as pictures of the members of the faculty, and giving full information in regard to the school's facilities. It is a business-like production.

The Vermont Business College, Burlington, which states that it is a school for red-blooded young men and women, issues a catalogue which ought to appeal to that class of young people. Illustrations of the school rooms show that the institution has exceedingly desirable quarters. Irving V. Cobleigh, formerly of Nashville, Tenn., is in control.

Bearing the title of "The Pottsville, Pa., Commercial School Journal," something that looks to us much like a catalogue, especially in view of its tasteful binding, comes to us from Pottsville, Pa. Aside from full information relative to the school and its methods, the booklet contains several class pictures and specimens of business and artistic writing.

Opposite the title of the 1910 catalogue of the Bryant & Stratton Business College, Providence, R. I., is an excellent picture of the well-known principal and owner, Theodore B. Stowell. The school is already nearly 50 years old. The catalogue is gotten out on an exceptionally fine grade of paper, and cannot fail to make a strong impression on the high class of young people which the school desires to reach.

Since M. F. Bellows took hold of the Syracuse, N. Y., Commercial School, he has gotten out a new catalogue which, while not elaborate, is attractive and tasteful. It gives just the information that the prospective pupil wants.

Printed in two colors, and with numerous illustrations, W. P. McIntosh issues a catalogue worthy of the high standing of the Haverhill, Mass., Business College. The school is entering upon its fourteenth year, and the many successful graduates furnish ample evidence of the quality of instruction furnished.

From the New Albany, Ind., Business College we have a catalogue which meets the Shakespearean injunction "neat but not gaudy." The school is one of the strongest in southern Indiana, and is making great progress under H. O. Keesling, the president.

In the annual catalogue of Grand Island College, Grand Island, Nebraska, we find the announcement of the school of commerce, of which Frank J. Howe is principal. Apparently the school is strong in all departments, and the catalogue is an excellent recommendation for it.

Bearing the seal of the school itself and reminding the recipient of the diploma which is the end of the course, the latest catalogue of the Columbus, Ohio, Business College is at hand. It is an exceptionally fine piece of work, and the lettering on the front page is done in gold, this being protected by a transparent outer cover. Many illustrations in half-tone embellish the pages.

CONVENTION NEWS AND NOTES

GETTING READY FOR THE CONVENTION.

Morton MacCormac, Chairman of the Committee on Arrangements, writes from Chicago that preparations for the coming meeting of the National Commercial Teachers' Federation are well under way. It had been hoped that the entire programme would be ready for publication this month, but delays in getting acceptances of assignments on the programme are inevitable. Some of the strongest men in the profession have, however, already agreed to contribute their share toward the programme.

Let it not be overlooked that through the influence of Mr. MacCormac it has been possible to secure for convention headquarters the Auditorium Hotel, which, under ordinary circumstances, would be out of reach of the great body of members of the various associations included in the Federation. It is not too early to write to Mr. MacCormac advising him of an intention to be present and requesting reservation. The advantage of getting a room reserved in advance was very evident at Louisville, and those who took time by the forelock were rewarded by finding themselves much better provided for.

Publication of the programme in full may be expected in the November issue of *THE JOURNAL*, but it is not necessary to wait for this formality to appreciate that it will be the best ever, and begin to lay plans for attending.

ANNUAL CONVENTION NATIONAL SHORTHAND REPORTERS' ASSOCIATION.

By C. P. GEHMAN.

The sessions of the annual convention of the National Shorthand Reporters' Association were held in the Supreme Court room, in the capitol, at Denver, Colorado. The capitol stands upon the brow of a hill, sloping gradually towards the business portion of the city. For many years there has been a mark in the wall of a building at the foot of the hill with the legend "one mile above sea level." So this convention was held at an elevation of more than a mile above sea level, and the meeting is as much notable for being at a high altitude as at a far western station. For the first time, perhaps, it may be said that the annual meeting partook thoroughly of the characteristics of a national association. For at this middle western city met the reporters of the Pacific coast with those of the Atlantic coast; and as well did those of the north meet those of the south. That the meeting will be productive of better feeling in the profession of shorthand reporting no person who attended the meeting can for a moment doubt. Better acquaintances were made; better understandings arrived at; better feelings engendered. There is much of human nature in the remark in the Chanticleer, "I hate him because I don't know him." It is one of the unfortunate traits of humanity perhaps to hate sometimes those whom one merely does not know. So many feel with this meeting of the association that now that they do know they may esteem their fellows, and they will esteem them more highly than would be possible without the acquaintance here gained.

The meetings were addressed by various persons. The convention was welcomed by the Governor of the State. At the annual banquet the flowing bowl was missing, but if there ever were a more successful banquet in the history of the association it must have been forgotten. Many were the expressions of enthusiasm of that part of the program. Among the notable delights of the evening was a talk by Hon. Robert W. Bonyne, former congressman from Colorado, and now a likely senatorial candidate. Mr. Bonyne, who has been very successful and prominent in political matters, a member of the international monetary commission, was brought up in a family of shorthand writers, and himself practiced the art, and so is well able to appreciate the work of shorthand reporters. His account of experiences as a shorthand reporter was most interesting.

The shorthand speed contest attracted much interest. Thirteen writers took part, and included ambitious persons from the far east and the far west. The cup was awarded to Clyde H. Marshall, of Brooklyn, upon his transcript (in accordance with the rules) of three of the tests of different sorts of matter. All felt that Mr. Marshall's triumph was well-deserved, and his experience in former tests and unremitting practice and study brought their reward. His modesty made the outcome the more pleasing. The highest record of the test was made by Willard B. Bottoms, also of New York. If anything could have been a compensation for not winning the cup, surely the credit of making the highest record of the contests would be that compensation.

Mr. Bottoms was in constant attendance at the meetings, and was as heartily liked for his pleasant ways as his speed in shorthand.

The local entertainment committee was headed by Charles W. Reitler, ably assisted by some of his fellow reporters. To Mr. Reitler and Mr. Watt is due great credit for the entertainment which was furnished to the visitors. Mr. Watt was indefatigable in his efforts; and Mr. Reitler's skill and grace as a host is almost equal to his skill as a shorthand reporter—and that is about as much as could be said for anyone. The pinnacle of the entertainment program of course was the ascent to the top of Pike's Peak. "Pike's Peak or bust" was the motto of the meeting, and Pike's Peak was put beneath the feet of the members and guests. The grandeur of that trip would be too much to describe in an article devoted to any other subject. Nature may afford grander sights, but it is believed that all who gazed from the summit of the peak feel that mind and soul and eye look farther than ever before Cripple Creek, that wonderful gold camp of America, was visited, and a trip made into one of its great mines. Many pronounced the two days' visit to the mountains as the trip of their lives, crowning as it did the already satisfactory meeting of the association. And so, it is believed, all were pleased—the visitors with their entertainment and the hosts with the appreciation and kindness of those from afar. Certainly it is to be hoped that the era of understanding and good feeling engendered at this meeting may be fostered and increased as the years pass on.



PUBLIC SCHOOL DEPARTMENT

Conducted by Harry Houston
Supervisor of Penmanship, New Haven, Conn.



DEVICES TO IMPROVE WRITING AND WRITING POSITION.

By GERTRUDE A. McKEON,
New Haven, Conn.

I. POSITION—FEET.

1. Draw a trap, i. e., a rectangle or a square, on blackboard. Try to catch children who do not keep their feet flat on floor, and if successful, put their initials in trap. Children, try not to get caught by the hunter, i. e., the teacher.

2. Praise the row in which no child has had to be reminded about his feet.

II. POSITION—BODY.

1. Allow the child who keeps the best position to sit at the teacher's desk during the writing period.

2. Choose the child who keeps the best position during the writing lesson to see who sits in best position during the other lessons, as written number work, etc.

3. Keep a record of names of those who keep correct position during all written exercises and read them at end of session.

4. Teacher sit at her desk occasionally and write with the children, thus illustrating good position.

III. PENCIL HOLDING.

1. Allow a child with correct manner of holding pencil to come up to the front of room and show the class his hand.

2. Pick out and name the row in which all the hands are good.

3. Have different children come up and make corrections in the hands of other children or in the teacher's hand who introduces common faults.

IV. WRITING.

1. Tracing teacher's copy on board; then writing the same word on board without tracing the copy.

2. Tracing words in air and on the desk with teacher.

3. Copy written at top of paper by teacher. Exaggerated slant and spacing for individuals who need it.

4. One child at a time come up and write at board after he has finished his seat work. The copy of morning's lesson left on board as guide.

5. Have best writers help poorest before school.

6. Children who have best papers come up to front of room at end of lesson and show to class. Children at seats note the best points.

7. Occasionally let children who have the very best papers go into a higher room and show them.

8. Select children having best papers and let them place them on exhibition in cabinet.

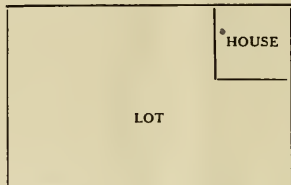
9. Teacher mark papers E, G, and F with colored crayon at end of lesson, the child who has tried the hardest choosing the particular color to be used. The children who have kept good position also receive a plus mark.

10. Have best writers exchange papers with the poorest. The poor writers try to make their writing like the best ones, and the best ones invert the poor writers' papers.

V. CORRECT SLANT AND SMOOTH LINES.

1. Choose given point, as the blackboard on right side of room, to tell children to slant their writing toward.

2. Diagram of lot, house and man on board.



O-MAN

the direct and not the roundabout way, just as the man would on his journey.

Question children as to which would be the quickest way for the man to get to his house. They will see that for him to proceed in a diagonal across lot would be the quickest. Apply principle to some letter, as "l." Show them that in writing we try to take

? QUESTION BOX ?

Subscribers are invited to send to this department any questions which they deem of sufficient interest to the profession to merit publication of an answer to the same.

In a recent issue of THE JOURNAL eight questions were asked regarding the work of the supervisor. The following answers have been received from A. E. Parsons, Special Teacher of Writing and Drawing, Public Schools, Keokuk, Ia.:

Answers.

1. *In what grade is ink introduced?*

Theoretically in the third; practically, when each individual pupil has gained a fair knowledge of the form of each letter, figure, and small letter, and the ability to write words illustrating each small letter, and each capital, he takes ink whether his classmates are ready for ink or not. This is on the individual plan of instruction.

2. *In what grade is arm movement begun?*

Some whole arm movement is begun in the first. Theoretically, forearm movement begins in the fifth grade; practically when a pupil has reached a certain proficiency in his study of form with the pen, he takes up forearm or muscular movement with a lead pencil on the individual plan of instruction.

3. *How are beginners started?*

On figures in the following order: 1, 6, 8, 4, 5, 3, 2, 7, 0, 9, for study of form. Drill on large ovals with whole arm movement.

4. *How is the paper ruled for the different grades?*

Unruled paper in the first. Ordinary ruling in all others. Am tending to the belief that it should be unruled in all grades.

5. *What plans or methods have aroused unusual interest and enthusiasm?*

The keeping and showing from time to time of specimens of each individual pupil. I have specimens of many pupils running back for six years. Displaying specimens consisting of a line or two of movement exercises followed by a line or two of sentence writing, one from such pupil in the room upon the wall, and having pupils select the best by ballot. No names appear upon these specimens and pupils vote by number.

6. *How much time is devoted to penmanship practice?*

Not less than ten or more than twenty minutes daily in the grades, one to seven inclusive. Two twenty-minute lessons each week in eighth grade.



Remington Window Display.

7. *What use is made of the blackboard in teaching?*

Not nearly so much as I could wish, partly from lack of sufficient blackboard space, and partly because there is not quite close enough connection between blackboard writing—standing at the board—and writing at the desk, and in that connection I am ready to try the experiment of having a piece of Hyloplate blackboard as large or nearly as large as the top of the pupil's desk placed on the top of each desk for use in both writing and drawing, and, incidentally, it would be useful in teaching other subjects, particularly in lower grades. I am quite sure that it would revolutionize the teaching of writing and drawing in lower grades. I say I am ready to try the experiment—not quite—all I lack is about fifty boards, say 12 x 18 inches, enough to supply one room, and they could be taken from room to room in a large building, during the progress of the experiment. Perhaps some one or many have tried this. If so, I would be glad to hear how it worked.

8. *What is your greatest difficulty?*

Through no fault of the pupil, he is compelled in his other work, to have his desk so nearly covered with books, etc., that he has not room for a proper arm rest, so that he is continually losing in his regular work much that he gains in his writing period.

QUESTIONS.

1. Give a psychological reason for teaching a left-handed pupil to write right handed.
2. Give a pedagogical reason.
3. Give a business reason.
4. Give a psychological reason for teaching pupils to use both hands.
5. Give a pedagogical reason.
6. Give a business reason.

The following school journals have been received: Newark, N. J., Business College Bulletin; Spencerian, Spencerian Commercial School, Louisville, Ky.; Concerning a Business Education, Elvria, Ohio, Business College; Modern Business Training, Trainer's Business College, Perth Amboy, N. J.; Williamsport, Pa., Commercial College Journal; Rider-Moore & Stewart School, Trenton, N. J., College Journal.

Other advertising matter is at hand from Grand Trunk Business College, Edmonton, Alta.; C. A. Faust, Chicago, Ill.; Standard Typewriter Co., Grotton, N. Y.; Wm. J. Kinsley, New York City; A. W. Dakin, Syracuse, N. Y.; McCormack School, Chicago, Ill.; University of Wisconsin, Madison, Wis.

WINDOW DISPLAY WHICH ILLUSTRATES THE EXTENT OF THE REMINGTON ORGANIZATION.

The extent of the organization of the Remington Typewriter Company is one of the many points regarding Remington activities in which the public at large has long manifested keen interest. This is why the above pictured window display received so much attention and caused so much comment during the time it was on exhibition at the New York Remington office.

This window display is a simple yet novel and most effective method of illustrating how thoroughly the organization of the Remington Typewriter covers the world. Even the well posted typewriter man who knows the facts upon which this display is based gains a more lucid understanding of those facts by seeing and studying this display.

After being set up in the window of the New York Remington office, this display proved to be so striking in appearance and it commanded such almost universal attention on the part of passing crowds that when the Remington Managers' Convention was held in Atlantic City during the last week of July the display was taken down and reassembled in the convention room for the benefit of the convention delegates. It created an even bigger stir at Atlantic City among the convention delegates than it did at New York.

The two hemispheres of the display show the map of the world and in them a hole is punched at each of the 465 points at which Remington salesrooms are located. A strand of worsted is threaded through each hole and the 465 loose ends are then gathered and fastened to the back of the No. 10 Remington Typewriter before the maps. Our picture, being much reduced from the size of the original display, only suggests the impressiveness of the display itself.

We are in receipt of a letter, poster-size, from the Childs Business College, Providence, R. I., largely devoted to pictures and recommendations from successful graduates. Their catch-word is "get above the crowd."

Department of Questioned Handwriting and Disputed Documents

By ALBERT S. OSBORN

TRACED FORGERIES.



FORGERY is ordinarily proved by showing that it differs fundamentally from a genuine writing but not every one knows that what appears to be the exact opposite of this statement may also be true; that is, that a forgery may be shown to be such because it is too much like a genuine writing. This is a distinction that must be carefully analyzed, or naturally it will lead to confusion.

A fraudulent reproduction of a writing is made either by imitating the general characteristics of a genuine writing, or by some process laboriously reproducing the exact outline of a model genuine writing. By the first method a simulated forgery is produced; by the second, a traced forgery. There are those who argue in defense of forgery, sometimes perhaps in good faith, that it is an irreconcilable contradiction to say that in one instance a writing is not genuine because it diverges, and in another that it is not genuine because it is an exact duplicate. Careful analysis of the subject, however, and an accurate statement of the conditions, explains the apparent paradox.

The central and important facts are: First, that a combination of divergences of significant characteristics proves forgery; and, second, that identity, or approximate identity, that shows that one writing was made from another by any process, is also proof of forgery. A popular statement on the subject is: "No two genuine writings are ever exactly identical." Strictly speaking, this, of course, is true, as it is difficult, if not impossible, to find any two things exactly identical. What is really meant is that, if two signatures are identical in a way that is inconsistent with the ordinary divergences in position, size, and proportions of genuine writing, then this identity is an indication of forgery.

Different writers differ greatly in habits of uniformity. Therefore it is always dangerous to make general statements on such a question; and, as already stated, the vital question to be considered always is whether the identity points to a fraudulent method of production. The courts and text-books have spoken on the subject with varying degrees of accuracy and positiveness, and a few excerpts may be of interest.

In the Matter of Rice, 81 Appellate Division (N. Y.), 223, 81 N. Y. Surv., 68 (1903), involving the same facts involved in the celebrated Patrick murder trial, the court said:

"Upon a critical examination of these four signatures, it will be found that they correspond almost exactly—a coincidence which could not possibly happen in the case of four genuine signatures of a person upward of eighty years of age. * * * In other words, each signature will nearly superimpose, showing a similarity which does not appear in the concededly genuine signatures introduced in evidence, and which, from the very nature of things, could not occur."

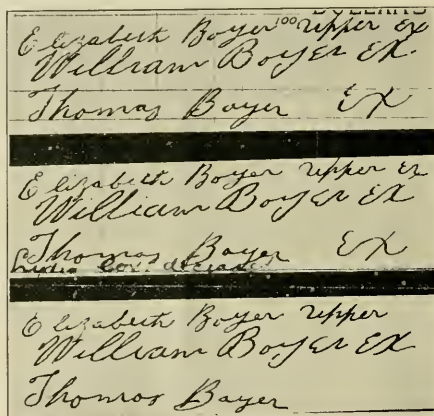
In the examination of any case, the underlying principles to keep in mind are whether, as was said above, the identity "from the very nature of things could not occur," and, in addition to this, whether the identity indicates the process of tracing. As a matter of fact, there are skillful uniform writers, who write genuine signatures nearer alike than some traced forgeries resemble an actual model, although in the latter case such resemblance is of a character that shows unmistakably that the forged signature is a tracing from the original.

The character of the resemblances, therefore, must always be considered, and, what is more important, the character of the line of the disputed signature must also always, at least in some degree, indicate that the signature was not written, but drawn.

It is physically impossible to make a tracing with a normal writing movement, and in nearly every instance a suitable enlarged photograph of the model and an alleged tracing will

show conclusively a distinction in line quality which in many instances is alone unmistakable proof of forgery.

There are illustrated herewith signatures from the case of the Fidelity Trust Co. (Buffalo, N. Y.) v. Executors Lydia Cox Estate. This illustration was made with a superimposed glass carrying uniform squares over the signatures as photographed. It will be seen that there are three groups, of three signatures each, and the photograph renders it impossible to make comparisons of size, proportions, and position by inspection, and shows unmistakably that the three groups of signatures could not have been produced, excepting from each other or from a common model.

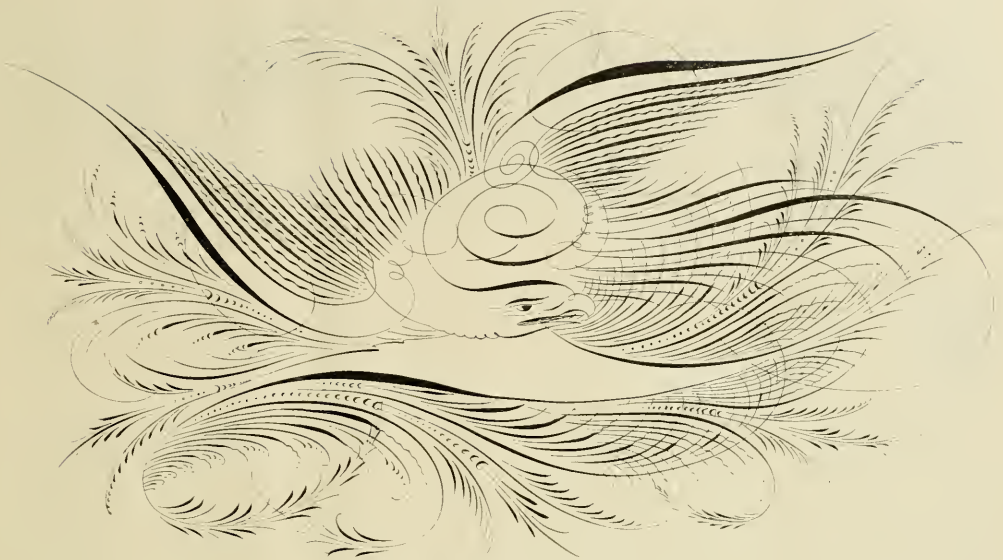


This character of illustration has been used in several important cases, and has recently been passed upon by the Supreme Court of New Jersey (1909) in the case of State v. Matthew J. Ready, 72 Atlantic Reporter, 495. This case was reversed by the Court of Errors and Appeals (75 Atlantic Reporter, 564) on other grounds, but the decision of the Supreme Court on this question is as follows:

"Nor did the fact that the photograph exhibited the signatures on a background of ruled squares destroy the admissibility of the offered picture. So we think there was no error in the admission of these photographs."

The Phonographic Magazine has a method of teaching the common words of shorthand which is exceedingly practical, the printing of "Hawthorne's Biographical Stories," in ordinary English type, with very many simple words and phrases inserted in beautiful shorthand, interspersed with the printed portion. The reader "takes in" the words, and learns them as he proceeds. This method we have used for years in our Shorthand instruction by Correspondence.

The latest issue of the Coleman College Journal, issued from Newark, has some fine pictures of class room scenes. The work is a sample of that done by L. C. Horton, which means that it is of the highest quality.



Flourish by M. B. Moore, Morgan, Ky.

**FROM BRAZILIAN FOREST TO BREAST POCKET.
The Transformation of Gold from the Mines and Rubber
From Para Into the Useful Fountain Pen.**



At first thought, the making of a fountain pen may not seem a serious undertaking. As it lies on its bed of plush inside the shop window, it is to the average eye merely a rubber barrel with a pen in one end, and when filled with ink it is expected to write smoothly and freely, without smudging the fingers when held or leaving a dark stain in the region of one's heart when carried. This, of course, a perfect fountain pen will do, but nearly every one has discovered, at one time or another, that there are fountain pens and fountain pens.

One visit to a factory where a high grade instrument of this sort is made will give the observer an idea of why it is that a fine article costs money, and why it is usually worth what is paid for it. An imperfect pen is an expensive luxury at any price, and the owner of it never boasts of his financial genius in procuring an unsatisfactory article at a low price. It is with fountain pens as with clothes—a suit may be bought at almost any price, but the economical man passes the cheaper grades by and gets something which combines both appearance and service.

In order to discover the secret of success in fountain pen manufacture, a representative of THE JOURNAL visited the large factory of the Waterman Company at No. 34 to 40 Fletcher Street, New York. The men in charge didn't appear to consider it an intrusion, but on every floor the head of the department gladly left his desk to explain the work of the men and women under him. It is noted, in the first place, that the building is light and airy, and that there is a suction system which carries off the dust and leaves the rooms pure and healthful. This shows, at the outset, a most commendable consideration for the comfort of the employees, a consideration which, it might be added, is becoming more common every year.

It is a far cry from the rubber forests of Brazil to the pocket of the fountain pen consumer, be he in New York, San Francisco, London or Peking, China, but with the exception of the gathering of the rubber and the purchase of the pen by the final owner of it, one can see the entire process. On one of the floors, near the door, are some "chunks" of rubber as they come from the forests, and the material is not very promising from which to produce the finished product seen in the shop windows, but the transformation is effected under one's very eyes, first the barrel, looking like a short section of rubber hose, which is cut and ground and

polished until the half naked gatherer of the rubber gum wouldn't recognize his own product, and then the pen itself.

The making of the gold pens which are to fit into the holders so perfectly that they cannot leak, which are to take the steady, even flow of ink and distribute it over the paper, producing characters more or less legible according to the facility of the writer, and which are to last a lifetime, if properly treated, is perhaps even more interesting than the manufacture of the rubber barrels. A bar of gold valued at three or four hundred dollars, but which to the inexperienced eye might seem merely a bit of scrap, is rolled until it becomes thin enough to be stamped out. This bit of gold is worked over in machine after machine, ground, polished and tested, tipped with iridium in order to make a wearing point—for the gold itself is far too soft for that—and finally fitted into the holder to make the fountain pen of commerce.

In the making of the pens, many of the points, when they reach the testing table, are found to be imperfect. This being determined, the hard tips are cut off and back the rest of the gold goes to be melted over again and put through the entire process of manufacture. And when at last the finished product, packed in its case, lies on the counter, whether of the country merchant or the city salesman, it is ready to sign the death warrant of a convict, the marriage certificate of the youth and maiden, or the birth certificate of the not too promising looking individual just entering upon his earthly career.

Signatures by P. Escalon, Santa Ana, Central America.

Department of Shorthand and Typewriting

Dr. W. D. Bridge, Editor

GETTING A VOCABULARY.



WHAT constitutes a first-class reporter? Many things. But no such man exists who is not master of a very extensive VOCABULARY both of common and uncommon words.

The man, other things being equal, who knows the meaning and good shorthand outlines of a vast range of words is the best fitted to make clear, accurate and absolutely acceptable reports of speeches where these have occurred.

We personally know a skilled reporter who prepared himself for a specific piece of medical reporting by collating a list of over 1100 words which might occur in his intended report of a Convention of Dermatologists, and he prepared specially legible and concise forms in shorthand for the same. We know also a young man who was to report a court trial in which steam-boilers were to be dissected, and we recall his statement as to his amazement when he was being tutored by an expert and came across the term "water-leg." He knew what *water* and *leg* meant individually, but a "water-leg" in a boiler was an entirely new thought to him.

Now this latter term was very simple in its make-up; but suppose he was suddenly called upon to wrestle with such words as "ichthyosaurus," "varicocele," "pseudonymic," "metamorphosis," "pterodactyl," "ichneumonidae," "dysmenorrhea," "Mediterranean," "sesquipedalian," "cacothetic scribbendi," or any other legal, medical, scientific or foreign word, in all probability he would have received an "upper-cut" blow to his pride as a perfect reporter.

Young man, you who are a neophyte reporter, master words,—their meaning, their spelling, their shorthand outline. Open the dictionary at random, find the first absolutely unusual word, scan it closely, note its diverse meanings or uses, pencil immediately several ways of writing it in shorthand, and then choose the best, all-around, outline and write it several times till it is to you "familiar."

Or, again, spend an entire evening in making a list of 100 or 150 very unique words. Note their derivatives. Mark the prefixes or affixes which may be joined to them, and then construct your own flexible and reasonable outline forms.

Or, still again, borrow a standard work on Commercial Law, another on Diseases, still another on Geology or Botany or a Pharmacopoeia, and copy off long lists of unfamiliar words or terms, and "digest" them, as to spelling, definition and best phonographic outline. Thomas Allen Reed, the greatest English reporter we have known, became so masterful in this manner that he was called into almost all possible reporting practice, and became a thorough expert in them all.

"Nulla die sine linea" is a good motto for you,—"No day without a line." Two college chums made this a constant custom,—to note in a *vade mecum* every word met with each day which was unknown as to meaning and grammatical use, marking the spelling and outlining a form for the shorthand reporter. Thus they became each other's "guide, counsellor and friend" in more than ordinary college studies.

One young man found himself stumped when following in

thought the reading of certain Old Testament scripture readings by his pastor at church, and he went at those long lists of uncouth, unfamiliar personal or local names, and "spelled" them out most carefully, and then wrote them in his best shorthand, and declared at last that it was a splendid preparation for the "instantaneous construction of unexpected outlines" in other kinds of matter into which he might be unwarily plunged.

One of the very best court reporters in Massachusetts wrote out in beautiful phonographic characters the entire works of the British Essayists, that he might secure a thorough mastery of superior English verbal forms in superior shorthand.

Get a broad-sweeping Vocabulary. Little reck the manner of doing so. But get it. "Appendicitis" is a word thrown at you by the speaker. How do you write it? Pee-En-Dee-Steets? Is that it? Or, Pen-Dee-Steets? Or, Pend-Ests? Or, What? Some such a "stumper" is apt to fall on your ear from any lecture platform or court speaker. Are you able to jolly the man in your thought and say, "Give us something harder, friend, we want something to try a man's soul." "Antepenultimate." Do you know its meaning? Do you know how to write it "off-hand" in such an outline that any other writer of your own system could read it without difficulty? How no you write it? Try your pens on "Phantasmagoria," "Centripetal," "Parenthetical," "Ambrosial," "Hypercriticisms," "Mastoiditis," "Architechtonic," and any other five, six or seven syllable words. An absolute necessity,—a wide-sweeping VOCABULARY well-mastered.

FOREIGN STENOGRAPHIC ASSOCIATIONS.

In some respects, at least, the stenographers of Saxony seem to be far ahead of those in this country, as the following from a New York newspaper will indicate:

There are 350 organizations in Saxony composed of stenographers, with a membership of upward of 22,000. Representatives of these societies to the number of 2,000 assembled at Dresden recently to celebrate the fiftieth anniversary of the organization of the stenographers' union. In describing the gathering a German writer says: "It was a great body of cultured, intelligent people, more women than men, a glance at whom would have caused the sternest woman hater to relent and to recognize woman's worth."

New York is coming on, however, and in the recent Labor Day parade was one division devoted to members of the pothook trade. All questions of combining for the purpose of increasing salaries aside, the stenographic profession would unquestionably be better off if the members of it showed sufficient interest in their work and advancement to organize and meet frequently. Doubtless the chief reason for lack of progress along this line is that the average stenographic life of the young man entering that work is less than two years, and the female stenographers, in a majority of cases, either work into something else or work out of the business office and into a Harlem or Brooklyn flat.

Benn Pitman Notes by J. E. Fuller, Wilmington, Del.

Isaac Pitman Notes by E. H. Craver, Paterson, N. J.

Handwritten notes in Benn Pitman shorthand, showing various symbols and the name "Mr. Saucegravi" written in cursive.

Handwritten notes in Isaac Pitman shorthand, showing various symbols and the name "Mr. Saucegravi" written in cursive.

Gregg Notes by Alice L. Rinne, Chicago, Ill.

Graham Notes by W. D. Bridge, New York.

Handwritten notes in Gregg shorthand, showing various symbols and the name "Mr. Saucegravi" written in cursive.

Handwritten notes in Graham shorthand, showing various symbols and the name "Mr. Saucegravi" written in cursive.

CAN YOU READ SHORTHAND?

Many transcripts of the shorthand plates in the September issue have reached our office, and we take pleasure in publishing the names of those furnishing the first five correct transcripts for each plate:

ISAAC PITMAN: F. L. Sherer, Iowa Falls, Ia.; Irving V. Cobleigh, Burlington, Vt.; A. T. Sherman, Brooklyn, N. Y.; John Brooks, Lyons, N. Y.; Esther Brown, Philadelphia, Pa.

BENN PITMAN: Samuel Todd, Johnstown, N. Y.; Edgar Terrell, Colesmece, N. C.; Ervin Davis, Washington, D. C.; J. Smith, Buffalo, N. Y.; H. Wood, Woodstock, N. Y.

GREGG: C. F. Putnam, Utica, N. Y.; Marion B. Fowler, Burlington, Vt.; J. F. Caskey, Haverhill, Mass.; H. W. Small, Providence, R. I.; M. C. Colbert, Collinsville, Ill.

GRAHAM: John Werner, Easton, Pa.; C. C. Chrisman, St. Louis, Mo.; T. Black, McKeesport, Pa.; S. E. Jones, Cleveland, Ohio; Geo. W. Hoyt, Williamsport, Pa.

In the November number we will print the names of those sending in the first five correct transcripts of each plate in the October number.

The following is the key to the plates in the September issue:

It was Daniel Webster who said: "There is always room at the top." The nearer you get to the top the more room. Climb. Doors do not open to a man until he is prepared to enter them. The man without a wedding-garment may get in surreptitiously, but he immediately goes out with a flea in his ear. It is the experience of most successful men who have watched the course of their lives in retrospect, that whenever they arrived at a point where they were thoroughly prepared to go up higher, the door to a higher place has swung back of itself, and they have heard the call to enter. The greatest mistake that young men make during the first years of their business life, is in idly waiting for their chance. If these early years are not fully employed either in study or other work, the question whether they will ever rise to occupy a place where there is room enough for them, will be decided in the negative. Work seeks the best hands, as naturally as water runs down hill. It never seeks the hands of a trifle. The man whose only recommendation for work is that he needs it, will need work most of the time, and not care much for it when he has it. "If you are a diamond, be sure that you will be found. Cheek, brass, or gall never got ahead of merit."

SHORTHAND LABOR UNIONS.

Reporters have their State and National Associations, organized to heighten and maintain their various interests. State laws are supported or opposed, stenographic fees are raised and defended, the unjust discharge of a fellow court reporter at the demands of politics or graft or "influence," is condemned and fought, if possible.

Now if court reporters have such rights, and so maintain them, what shall be said in behalf of young men and young women in a minor but no less honorable position as amanuenses?

We confess we are decidedly in favor of Shorthand Associations, but not of Shorthand Labor "Unions" in line with plumbers' unions, barbers' unions, bartenders' unions, &c. But we are open to light.

We have seen so much of the barbarity of some labor unions that we fear to register our young people in the same sphere of work. We are at least skeptical. A carpenter on a house-building job must not start in to work a minute before "the hour fixed." He must not work an instant over the "time allotted" by the union, no matter what be the necessities of the case. The plumber must drop his tools and quit at the stroke of the clock, even though the plumbing needed be critical.

Now we are curious to ask what would be the status in an office were a "Shorthand Labor Union" to exist. The closed shop idea would demand that Miss ———, the dictatee, would say to Mr. ———, the dictator, at the morning period, "I'm not ready yet; it isn't 8.30." And after the regulation union period of course has elapsed, she would say, "Time's up! Can't break union rules. Must go! Sorry!" Think on these things, young friends and write us freely your thoughts.

THINGS LOOKED OVER—BUT NOT OVER-LOOKED.

Bath, England, is noted for a shorthand notability who was an author as well in the world of Shorthand, twenty-five years before Sir Isaac established himself in the public view as the author of "Stenographic Sound-Hand." S. Sams published in 1812 "A Complete and Universal System of Stenography, or Short-Hand, rendered Easy and Familiar to the Meanest Capacity, on a Plan entirely new." The system had many unique features, "s" being represented by seven different methods; it was largely phonetic; characters were given for double consonants; there were three positions, as in Pitman; features of the Eclectic system were there presented; and the author was very generous to his pupils, saying, "The second mark for 's' above the line may represent *scandal*; and on the line it may signify *slander*, *scrawl*, or any other word these letters begin." The author presents the arrangement by which his pupils may write Latin and French also.

A reporter about to go to a public dinner, received the following orders: Messrs So-and-So are subscribers; if they speak, make their addresses read splendidly. These men (specifying) are not on our list; call them 'Mr.' ——— spoke at some length. These other fellows subscribe for that other paper; don't mention them."

A reporter who had become pretty well fuddled, nevertheless stuck to his post and wrote as for dear life, but on returning to his desk could not make out a single line of his scratches. He had become quite sober over his embarrassing condition. A lucky thought struck him. He went out and bought some 'sheet-lightning whiskey,' drank all he could master, and soon sat down and "wrote out a full and glowing report of the evening's public addresses."

Some young fellows from a nearby Shorthand Academy were sent to "do their best" in reporting a speech. This is the closing line of one of the transcripts turned in: "You will never get good serials unless you make your fields farther by forefeights. You must let in God's free Son and Heir."

Many years ago the stupid amanuensis "took" this dictation: "The Empress Eugenie is reported to be slightly indisposed," but gave this transcript: "The express engine is reported to be slightly indisposed."

A SEVENTY-SIX-YEAR-OLD SHORTHAND STUDENT.

There are plenty of fourteen and fifteen-year-old stenographers in the country, but it is a little unusual to find them studying the art when they get past the three-quarter century mark. While we can see the fine Italian hand of the press agent behind the following item, it is sufficiently interesting to be worth reading:

In spite of the fact that when Charles Dillingham engaged Mrs. Annie Yeamans for "The Echo" he inserted in her contract a clause which binds the actress to appear under his management until she is eighty-one years old—five years hence—the actress is studying shorthand, so that when her services are no longer in demand on the stage she can earn an honest living.

Mrs. Yeamans has already mastered the use of the typewriter, having taken a course at a school of stenography while rehearsing a scene in "The Echo," in which she has to write a letter at dictation. She then became interested in shorthand, and decided to study that also to provide against a "rainy day," for "you never can tell," she says.

It is the duty of the boy to do me a turn and he is to do it if he can
 It is the duty of the boy to do me a turn and he is to do it if he can
 It is the duty of the boy to do me a turn and he is to do it if he can
 It is the duty of the boy to do me a turn and he is to do it if he can
 It is the duty of the boy to do me a turn and he is to do it if he can
 It is the duty of the boy to do me a turn and he is to do it if he can
 It is the duty of the boy to do me a turn and he is to do it if he can
 It is the duty of the boy to do me a turn and he is to do it if he can
 It is the duty of the boy to do me a turn and he is to do it if he can
 It is the duty of the boy to do me a turn and he is to do it if he can
 It is the duty of the boy to do me a turn

201 words in one minute without error. Familiar sentence. Written by
 Allena Kanka on the No. 10 Smith Premier. July 28, 1910.

Photograph of Actual Typewriting Work Done at Chau tauqua, N. Y.

OBITUARY.

JOHN P. BYRNE.

On Tuesday, September 13th, at his home in Brooklyn, N. Y., John P. Byrne, a well-known member of the commercial teaching profession, passed away. Mr. Byrne was born forty years ago in Manchester, N. J. His connection with business school work began in 1886, when, at the suggestion of Mr. Kinsley, a former editor of this magazine, he entered the Providence, R. I., B. & S. Business School. Mr. Byrne completed his course in that institution with great credit to himself, and immediately secured a position as a teacher of penmanship and commercial branches in the Lansing, Mich., Business University, in which M. L. Miner, now proprietor of Miner's Business Academy in Brooklyn, was one of the owners.

In 1888 Mr. Byrne went to the Jamestown, N. Y., Business College as a teacher of penmanship and commercial branches. Afterwards he taught in a business college in Omaha, Neb. He had charge of the commercial department of the College of the Holy Ghost, Pittsburg, Pa., and was a teacher in Peirce School, Philadelphia. His last commercial teaching was done in the Commercial High School of Brooklyn. He severed his connection with this school in 1902 to engage in the publishing business, a move he had long contemplated. At the time of his death he was business manager of the "Jewelers' Circular."

Mr. Byrne was a superior penman, and one of the most brilliant teachers that ever stepped before a class. Endowed with a bright mind, great courage and boundless enthusiasm, everything he attempted was brought to a successful conclusion. He was one of the first to specialize in commercial geography, and gathered together one of the finest libraries on this subject known.

He was a man of exceptionally fine character and high principles. His death was due to nervous exhaustion, resulting from overwork. He had a host of friends, and those who knew him best loved him most. He leaves a widow and two

children, both boys, one six and a half years old, the other two. His body was taken to Woonsocket, R. I., the home of his parents, for interment.

The school world has lost one of its brightest stars, the business world one of its hardest workers, and all who knew him a loyal friend.

DO YOU KNOW THEM?



IF YOU offered \$10,000,000 to the Fairbanks Company for those two little figures that have become known the world over as the Gold Dust Twins, your proposition would likely be turned down. Such is the value of a picture. Words are worth but little less. A large number of staple articles manufactured today are kept in the public mind by advertising slogans, some of which have become so familiar as to suggest instantly the name of the article to which they refer. The expense of making these crisp phrases familiar to everybody is enormous, but their commercial value is correspondingly great.

Read the following, and see how many of the utilities advertised you can name:

- "It floats."
- "There's a reason."
- "It's a ——. That's all you need to know about a glove."
- "There's health in every shred."
- "The kind that won't smart or dry on the face."
- "The beer that made Milwaukee famous."
- "The box that lox."
- "The flavor lasts."
- "All the news that's fit to print."
- "Get the habit."
- "Tasting tells."
- "Let the ——— twins do your work."
- "Have you a little fairy in your home?"
- "——; That's all."
- "You can pay more, but you cannot buy more."
- "The memory lingers."
- "The great spread for daily bread."
- "Like old friends they wear well."
- "The kind you have always bought."
- "Just add hot water and serve."

Department of Ornamental Writing

Plates by F. W. TAMBLYN



Plate 1.



Plate 2.

PAPER CURRENCY TO BE MADE SMALLER.

Business management in governmental affairs, once looked upon as only a dream, is becoming more and more a reality. Under the commission system of government, sometimes called the Galveston or Des Moines plan, business administration in municipal affairs is more and more common. The present administration at Washington is making some long steps forward, and the Treasury Department appears to be specially determined to establish a record for business management.

A yearly saving of \$612,000 may not be much for a government run on the "billion-dollar" basis, but several such retrenchments may mean the difference between a deficit and a surplus, when the government is running on as narrow a margin as at present. And when this amount can be saved at no cost in efficiency or convenience, as in the matter of decreasing

the size of paper currency, it is particularly gratifying.

Anyone who cares to borrow a twenty-dollar-bill for the test will find upon making measurement that the size is 3.04 by 7.28 inches. It is the purpose of Secretary McVeigh to reduce these dimensions to 2.5 by 6 inches. This change, aside from saving the government nearly two-thirds of a million dollars a year, will, in the opinion of many, result in providing a more convenient bill for commercial use. The average person isn't greatly inconvenienced by the present dimensions of our paper money, but the change will be welcome to those who either handle or carry it in large quantities. Like the silver dollar, so common and so great a nuisance in the middle and far West, but happily a rarity in metropolitan business circles, something with an equal value but which can be more conveniently handled and carried will be appreciated.

ANNOUNCEMENT!

October 1st we will move our entire plant from Knoxville, Tenn., to Cincinnati, Ohio. This move is made because the great demand for "20th Century Bookkeeping" supplies makes it necessary for us to be located where we can get the best shipping facilities.

If you are not familiar with our sets get acquainted with them. Address, after Oct. 1,
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Cincinnati, Ohio.

TALKS TO YOUNG MEN.

By W. P. Steinhauser.

"ALL RIGHT AT THE CORE."

THE other day we picked up a newspaper, and in an article read this sentence: "The average American boy is sure to make good, if he is all right at the core." This expression seemed to stand out in bold relief—it was about all there was to the article, but it was enough. "All right at the core"—how much that means! It means that a boy whose heart is right; who is honorable and trustworthy; who is full of grit and determination, and is not lazy and careless, is "all right at the core," notwithstanding boyish freaks, and trifling faults, thoughtlessness and even a crop of "wild oats" occasionally.

The world wants these "all right" boys, and sooner or later they make the old world do as they say. There is nothing that they may not accomplish, within reason—some, more than others, by reason of environment; special ability, and a measure of chance. One thing all can secure,—one thing worth more than all else,—an honorable name and character; the one thing that cannot be lost, nor taken away, save by the consent of the owner.

But there is the opposite,—the boy wrong at the core, and the world is all too full of them,—wrong boys who are continually making other wrong boys. Wrong men and women, too, are constantly spoiling right cores. What a crime! But, how much greater the incentive to make the fight to stay right, or get right, at the core. As sure as death itself, the wrong boys will some day bitterly regret their lost opportunities; perhaps in time to pull themselves together and make an honorable, but nevertheless, poor, finish;—and perhaps not.

"Right at the core" is as good as money in the bank; it means credit, responsibility, integrity. Why do such boys win? Proud parents know; business men know; happy homes know;—everybody in the world, whose opinions are worth while, knows.

OVERCOMING THEIR HANDICAPS.

By A. M. Adams.

IN the career of the blind senator from Oklahoma, who, although a Democrat, commands the respect of his Republican colleagues in the upper house of the American Congress, there is inspiration for those who feel too greatly handicapped by some infirmity to make headway in the world. Undoubtedly Senator Gore owes no little to his wife for his rise in the political world, but without an unconquerable spirit, nothing would have been possible.

Another man who has risen superior to his physical limitations is J. E. Swearingen, State Superintendent of Education for South Carolina. He is still a young man, having been born in January, 1875, but his early promise was blighted at the age of 13 when the accidental discharge of a shot-gun destroyed the sight of both eyes. He had set his heart upon going to West Point, but of course this was now impossible. Instead of resigning himself to a semi-useless life, however, the boy determined to make the best of his infirmity, and in the September following the accident, entered an academy for the blind at Macon, Ga., in order that he might continue his studies and at the same time receive treatment from an oculist. After one year in Macon, Mr. Swearingen went to the South Carolina School for the Deaf and Blind at Cedar Spring, Spartanburg County. Here he remained as a pupil from 1889 to 1893.

After completing the course at Cedar Spring, he returned to Edgefield, his home, where he studied for two years, constantly assisted by his mother, and also by M. W. Peurifoy, at that time principal of the Trenton High School.

Mr. Swearingen's mother had always been fond of books, and being a woman of personality, culture and intelligence, was a most effective teacher. At the age of fifty-six she took up the study of German for her son's benefit, and reviewed her rusty Latin, French and mathematics. Her fondness for poetry and history enabled Mr. Swearingen to acquire a liberal acquaintance with these departments of literature. It was now her ambition to see him enter one of the colleges of the State.

In September, 1895, this ambition was realized. Mr. Swearingen matriculated at South Carolina College. He graduated in 1899, with highest honors, having been chosen as valedictorian by his class. In speaking of his college career he never fails to attribute his success in a large degree to the unflinching courtesy of the professors, and to his classmates who were ever willing to lend him the use of their eyes. He is regarded as one of the brightest men ever turned out by the University of South Carolina.

After graduation he was elected to teach at Cedar Spring, the South Carolina State Institution for the Deaf, Dumb and Blind. He remained there for nine years, meeting with marked success in the work. His services were particularly valuable by reason of the fact that he was enabled to give the children the benefit of his own experience and his conceptions of the training of blind children.

In 1908 he entered the race for State Superintendent of Education and defeated several strong opponents. Since assuming the duties of this position, many improvements have been made in the methods of the department.

The place occupied by Senator Gore's wife in the making of his career was filled in the case of Mr. Swearingen by his mother. Without her aid, inspiration and eyes, it is hardly probable that at the age of thirty-three he would have won the highest educational office in the gift of his state.



O. L. DUNFEE.

The subject of this sketch is a native of Indiana. After pursuing the usual public school course in Whitley County, he entered Valparaiso University. There he came in contact with W. A. Hoffman, the well-known instructor in penmanship. Under Mr. Hoffman's guidance, Mr. Dunfee acquired a high degree of skill with the pen. His course at Valparaiso was interrupted for some time while Mr. Dunfee engaged in teaching in the public schools. Subsequently, he re-entered the university, graduating from the commercial department and taking some special work in the sciences.

Mr. Dunfee is now instructor in penmanship and the commercial branches in the Rasmussen Practical Business School, St. Paul, Minn. He is one of the most promising young teachers now in the profession, and all who know him expect a splendid success from him.

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A New World's Record for Shorthand Speed was established, August 23d, by Mr. Willard B. Bottome, of New York City, when, in the contest held by the National Shorthand Reporters' Association at Denver, he wrote for five consecutive minutes at a net speed of

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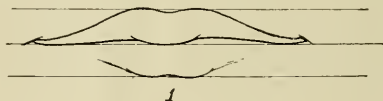
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DRAWING.

By VALENTINE SANDBERG.

The novice in drawing is ever keen to sketch from life. The general contour of the head and body are possibly not so difficult to master, but when one attempts to depict the features, the utmost skill is demanded. At first, one should confine himself to efforts in sketching the barest outlines. Suggestions that will be helpful are found in the accompanying illustrations.



1. Shows the front view of the lips and their relative proportions.
2. Represents a side view or profile of the lips.
3. Represents a side view of the ear.
4. Is a three-quarter view of the eye.
5. Shows the sub-divisions of the eye.

Each one should be sketched, not traced, and many attempts will have to be made before success is achieved.

The publishers of THE JOURNAL would be pleased to receive the work of young students who are interested in drawing.



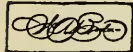
By G. G. Hoole, Bozeman, Mont.

WANT ADS.

Classified Advertisements will be run under the above head for 5c. a word, payable in advance. Where the advertiser uses a nom de plume answers will be promptly forwarded.

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Why Men Fail.

Few men come up to their highest measure of success. Some fail through timidity or lack of nerve. They are unwilling to take the risks incident to life, and fail through fear in venturing on ordinary duties. They lack pluck. Others fail through imprudence, lack of discretion, care, or sound judgment. They overestimate the future, build air-castles and venture beyond their depth and fail and fall.

Others, again, fail through lack of application and perseverance. They begin with good resolves, but soon get tired of that and want a change, thinking they can do much better at something else. Thus they fritter life away, and succeed at nothing. Others waste time and money, and fail for want of economy. Many fail through ruinous habits—tobacco, whiskey, and beer, spoil them for business, drive their best customers from them, and scatter their prospects of success. Some fail for want of brains, education, and fitness for their calling. They lack a knowledge of human nature, and of the motives that actuate men. They have not qualified themselves for their occupation by practical education.

The Flood-time of Energy.

How prodigal most young people are of their physical and mental forces! How little they appreciate their own value!

On every hand we see young men and women squandering their vital energy, as if a perpetual supply were insured—as if the fountain of youth would never run dry. They fling away their force as wastefully as the waters of a spring flood overflow into the surrounding country. But, when the flood-tide of youth is past—when they begin to feel the dryness of age—they realize the preciousness of what they squandered so recklessly.

In some places where the water supply is abundant in spring, the streams dry up completely in summer. The only possible way of securing power to work the mills in such places is to store the water of the spring floods by means of dams.

Even so the great floods of mental and physical force come to us in the spring of youth. The drain upon them begins in middle or later life. If men had a higher regard for their energy, there would be less occasion for the regret that when they reach middle life employers cannot use them.

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THE PENMEN'S EXCHANGE

Contributions are solicited for this department from all the penmen. We want the best that the profession can supply. It is the plan to make this department one of the most interesting in the magazine.

EDITOR'S SCRAP BOOK.

From J. F. Caskey, of Haverhill, Mass., we received a packet of cards which show that Mr. Caskey is master of the ornamental quill.

H. B. Lehman, of St. Louis, Mo., favored THE JOURNAL with one of his beautifully written letters in white ink on blue paper. As our readers know, Mr. Lehman stands in the front rank of our ornamental writers.

We are greatly pleased with the excellent flourishes from the pen of W. D. Sears, of Jersey City, N. J.

We wish to acknowledge another variety of the work of Leslie E. Jones, of Elbridge, N. Y. He is making splendid progress with his ornamental writing.

E. J. Abernethy, of Spartanburg, S. C., sent us several specimens of his card writing which show him to be very skilful along this line of work. He also enclosed a reproduction of a set of business capitals executed on the black-board.

THE JOURNAL is in receipt of a specimen of card writing by M. L. Keith, of Italy, Texas.

P. Escalon, of Santa Ana, Central America, is an excellent business writer as well as an ornamental writer, which fact we note from a specimen received.

A very graceful bird carved on a white card with a knife by Fred. S. Field, of Flushing, N. Y., reached our desk. Mr. Field colored the bird very delicately with yellow, red and gold, and the whole makes a very pleasing effect.

Nicely addressed envelopes have been received from J. M. Sweeney, Corning, Ohio; J. W. Farrell, Greenville, Texas; A. H. Ross, Rensselaer, N. Y.; C. W. Ransom, Kansas City, Mo.; P. W. Costello, Scranton, Pa.; C. M. Miller, So. Bethlehem, Pa.; L. W. Greathouse, Houston, Texas; W. H. Wright, Washington, D. C.; C. J. Gruenbaum, Lima, Ohio; R. A. Spellman, Taunton, Mass.; D. H. Farley, Trenton, N. J.; G. G. Hoole, Bozeman, Mont.; N. C. Brewster, Wellsboro, Pa.; Ervin Davis, Washington, D. C.; E. J. Abernethy, Spartanburg, S. C.

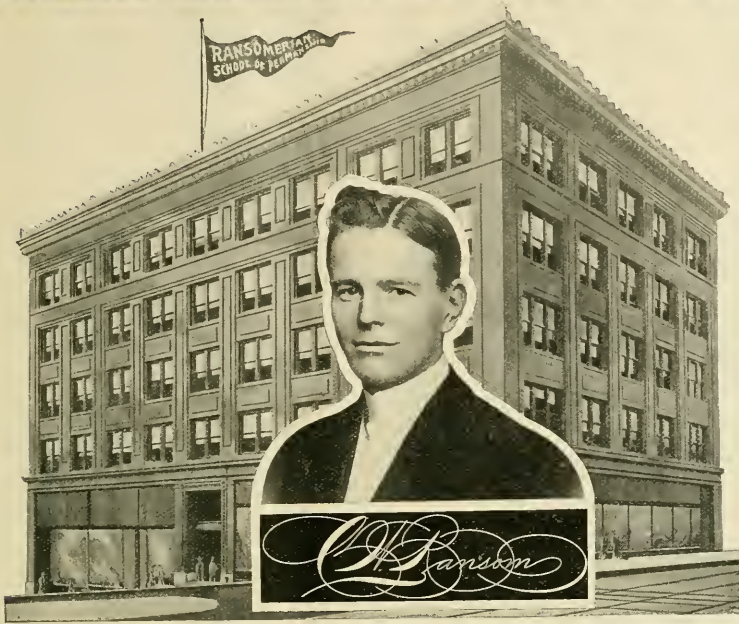
H. B. Lehman, St. Louis, Mo.; W. F. Mersch, Winnebago, Minn.; W. E. Dennis, Brooklyn, N. Y.; C. W. Desmarais, New Bedford, Mass.; D. W. Hoff, Lawrence, Mass.; W. W. Bennett, Milwaukee, Wis.; J. J. Bailes, Norristown, Pa.; E. F. Whitmore, Washington, D. C.; E. H. Wood, Owosso, Mich.; P. Escalon, Santa Ana, Central America; C. A. Faust, Chicago, Ill.; S. C. Bedinger, Stillwater, Okla.; E. H. McGhee, Trenton, N. J.; O. A. Sanders, Scotts Mills, Ore.; N. A. Prescott, Kansas City, Mo.

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Announcement of the Ransomerian School for 1910-11



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We are glad to announce to the many friends, patrons, and prospective students of the Ransomerian, the engagement of this group of fine penmen, teachers, and educators for the year 1910-11. The rapid growth and increased demand for the Ransomerian System has justified our expansion.

Prof Hastings Hawkes, the capable, enthusiastic and successful supervisor of Penmanship in the Public Schools of Lexington, Mass., will represent us in the New England States; Prof. W. P. Steinhäuser, the progressive, result-producing, and well known Supervisor of Penmanship in the Public Schools of Ocean Grove, N. J., is our Eastern representative; Prof. Boyd, the congenial, and popular Supervisor of Penmanship in the Public Schools of Kansas City, Kansas, is our Western representative. While the skillful trio, Kimpson, Fortney, and Prescott are with the Ransomerian in Kansas City, Mo., assisting in the correspondence work. Mr. J. G. Bissell of Kansas City, one of the most widely-known SHOW-CARD WRITING experts in the United States has supervision of our show-card writing department.

The Ransomerian maintains its own printing plant, carries a complete line of stationery and supplies, including paper, pens, the famous Ransomerian Oblique pen holder, white and colored cards, SHOW-CARD COLORS, etc.

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MR. A. W. KIMPSON



MR. N. A. PRESCOTT



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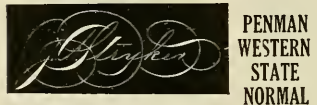
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F. W. TAMBLYN
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Movements of the Teachers.

Miss Ermie B. Stone, of New Britain, Conn., has been selected for a position as shorthand teacher in the Stillman Business College, Danbury, Conn.

W. P. Henning, for a number of years with the Palmer School, Philadelphia, has recently been chosen for a position as commercial teacher in the Allegheny, Pa., High School.

Miss Sylvia Thestrup, of Lawrence, Kan., has been employed to teach the commercial subjects in the Blue Rapids, Kan., High School.

V. M. Rubert, of the Eastman Business College, Poughkeepsie, N. Y., goes to the Globe Business College, St. Paul, Minn.

Who is the Educated Man?

"The man who is fitted to take care of himself in all the conditions in which he may be placed, is in a very important sense, an educated man. The savage who understands the habits of animals, who is a good hunter and fisher, is a man of education, taking into consideration his circumstances. The graduate of a university who cannot take care of himself—no matter how much he may have studied—is not an educated man."—Ingersoll.

"Some folks have to wait until they see everybody do a thing before they screw up courage enough to try it—then everybody is generally doing something better."

Something that discourages youth—something that causes worry to parents who ought to know better—is that young people have no early realization of a strong bent for achievement. They hear about a great musician who showed a marvelous capacity for playing the piano or violin or for composing almost in his babyhood; a Napoleon who revealed military genius before there was dawn on his lip. They have no compelling inspiration driving them to certain work. They think that without it they can never attain success. They think that if ever they were to have the inspiration it would be at the start.

Well, 999 men out of 1,000 who succeed in this world have no overwhelming passion for this or that work, have no leaning whatsoever toward any particular calling, until after they reach manhood.

A boy enjoys swimming across a river AFTER HE HAS LEARNED TO SWIM. Envy of other boys, or the pride of competing with them in their sports, or the necessity of testing his prowess with his fellows, makes him learn how to swim. Then it is the use of his knowledge—the exercise of the power he has acquired at swimming—that becomes his delight. After he has learned to perform the feat he loves it. Now he imagines that it was natural aptitude which inclined him to it—that the jovous sensation of his strong swimming is the result of a special gift. Put it in the facile and superior exercise of his acquired knowledge—the exercise of a power which will continue to give greater pleasure as it is used with increasing ease and effect. He tried, he learned, and thereby he developed his bent.

This is the way with practically every accomplishment.



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partments were improved and attendance increased. **Teacher's Course Free**—Write for particulars.
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Mailed for 50c. Send 2c. for circular
W. E. DUNN, 267 EGE AVENUE
JERSEY CITY, N.J.

Mr. Thurston, of Whittier, Calif., suc-
ceeds Mrs. Pearl H. Lewis as head of
the commercial department of the Pasa-
dena, Calif., High School.

Personal Mention.

C. M. Miller, of Coudersport, Pa., who
has been helping with the census work
during the summer, engaged for the sea-
son as head of the commercial depart-
ment of the high school at South Beth-
lehem, Pa.

Miss Madge Humphries, who for the
past year has been teaching in Wood's
Brooklyn school, accepted a position with
a high school near her home in Vir-
ginia, taking entire charge of the com-
mercial department. Miss Humphries
is one of the most capable and con-
scientious of teachers and the home
school is to be congratulated on its good
fortune in securing her.

M. A. Conner, head of the commercial
department in the high school at Med-
ford, Mass., has been made supervisor
of penmanship in the city schools, in
connection with his commercial teach-
ing, at an increase in salary. Having
spent his vacation in Maine, he now
finds himself fully equal to his increased
responsibilities and remuneration.

L. C. Kline, who was formerly with
the Brooklyn Preparatory School in this
city, now has charge of the shorthand
department of Heald's Stockton school.
He is enthusiastic over everything from
the class of students to the climate. He
says the latter is almost perfect and that
California is a paradise. He is con-
vinced that the advantages of California
have never been overestimated. Mr.
Kline is a capable teacher and the ar-
rangement will unquestionably prove a
most happy one all round.

D. A. Casey, of the Capital Comm-
ercial School, Albany, N. Y., reports a nice
increase in business this year over last,
with a most hopeful outlook for the
coming season. Every member of the
faculty is working hard to that end.

A contest was inaugurated by W. H.
Wetzel, of McKeesport, Pa., in penman-
ship, recently, in which fourteen pupils
took part. Each pupil submitted 30
pages of work, comprising movement
drills, sentence exercises, figures, letters,
etc., and these documents were sub-
mitted to THE JOURNAL for a decision as to
their relative merit, with the following
result: 1st award, Linnea A. Wiberg;
2nd, Corinne V. Lindberg; 3rd, Bertha
Larue Barnes; 4th, Mildred V. Thomas.
The work was all highly creditable, and
it was a pleasure to go over it.

L. Madarasz, who has been enjoying
the climate of California for some time,
announces that he has now joined the
staff of the San Francisco Business Col-
lege. Mr. Weaver is certainly to be con-
gratulated for his good fortune in se-
curing America's premier penman.

Fred Berkman, now with the Young
Men's Christian Association, Portland,
Ore., seems to be greatly pleased both
with the city and with his work there.
It is always a pleasure to see his finely
written signature at the end of a letter.

Albert S. Oshorn, formerly of Roch-
ester, has sought the larger field of ques-
tioned handwriting in New York City,
opening an office here on September 1st.
He has shown most excellent taste in
choosing Montclair, N. J., as a place of
residence.

C. A. Faust, the Faust Method man,
did some fishing up in Michigan during
the summer. He has retired from the Au-
tomatic Shading Pen business, and will
devote himself entirely to pushing the
Faust Method and penmanship supplies.
His headquarters will be in Chicago.

CONCERNING YOUR SCHOOL

Have you tried
BARNES' BRIEF COURSE IN SHORTHAND
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BARNES' TYPEWRITING INSTRUCTORS?

If not, you do not know what you
can really accomplish in these
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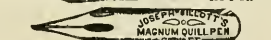
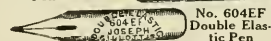
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267 Ege Av. N. Y. C.

Movements of the Teachers.

F. W. Morrill, of the R. I. Commercial School, Providence, is now with the Northampton, Mass., Commercial College.

E. A. Bailey, of the Bowling Green, Ky., Business University, is employed by the Douglas chain of schools, McKeesport, Pennsylvania.

Miss Mary E. Hadley, of Goffstown, N. H., has been appointed as assistant in the commercial department of Montpelier, Vt., Seminary.

Mrs. Grace Baer, late of New York City, is now teaching in the Eagan School, Hoboken, N. J.

Miss Margaret E. King, of Bloomington, Ill., will be a new teacher in the Mankato, Minn., Commercial College during the coming year.

Miss Florence Peabody, a recent graduate of the commercial department of the State Normal School, Salem, Mass., goes to the Southboro, Mass., High School. Miss Mary E. Day, also a graduate of this same school, will teach next year in the commercial department of the Foxboro, Mass., High School.

The Desha School of Commerce, Ft. Collins, Colo., has secured the services of Miss Rutledge to teach shorthand the coming year.

V. R. Guffey, of the Bowling Green, Ky., Business University, will be with the Moothart chain of schools next year.

Miss Myrtle Schroeder, of Des Moines, Iowa, has been elected to a position in the Earlham, Ia., High School for the coming year.

Miss Sadie Pickard, of the Dover, N. H., Business College, will be a new shorthand teacher in the Haverhill, Mass., Business College next year.

G. W. Slade, of Green Bay, Wis., has been chosen for a position in Minneapolis.

Waller Bailey, this year a student in Goldey College, Wilmington, Del., goes next year to Columbia, S. C., where he will have charge of the commercial department in the Columbia High School.

O. L. Dunfee, late of Valparaiso, Ind., is the new teacher at the Rasmussen Practical Business College, St. Paul, Minn.

The new teacher at the Bliss Business College, N. Adams, Mass., is W. R. Hill, formerly with the Drake Business College, Jersey City, N. J.

J. Fred Williams, of Bluff Springs, Ill., has been chosen manager of a branch of Link's Modern Business College, Boise, Idaho, which is to be located at Idaho Falls.

C. M. Drake, for two years principal of the Yale Business College, New Haven, Conn., will be a new commercial teacher in the Albuquerque, N. Mex., Business College during the coming year.

Charles E. Hutchins, this year with Tyler Business Institute, Worcester, Mass., will have charge of the commercial department in the Fitchburg, Mass., High School during the new school year.

G. McChesney, of the Bowling Green, Ky., Business University, has accepted a position with the Tri-State Business College, Cumberland, Maryland.

H. T. Jett, Greenville, Ill., is the new commercial teacher for the Topeka, Kans., High School.

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Read These Voluntary Testimonials

"I am still much pleased with my work, and I have made enough side money as a result of my course (now on Lesson 12) with you to more than pay for the course." R. M. Westover, Parks Business College, Denver.

"I am enjoying your course more than anything else in the line of study I have ever undertaken. It is fine. Glad I started it." F. G. Boggs, Mosher & Lampman Business College, Omaha.

The commercial teacher more than any other person should have a knowledge of advanced accounting. It pays well in many ways.

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You cannot imagine what beautiful cards, resolutions and other pen-work you can produce by using my gold, silver, black and colored inks. A full supply sent postpaid for \$1.25. Circulars and beautiful Penmanship Journal free.

A. W. DAKIN, Knife and Pen Artist, Syracuse, N. Y.



WE TRAIN YOU FOR COMMERCIAL TEACHING

The opening of our fall term, September 6th, brought us prospective commercial teachers for September, 1911, who will require instruction in the entire group of the commercial texts. These students will be fully prepared for our summer normal training work next July.

Other prospectives who have partially completed the subject matter of the commercial branches will enter during the winter term. Others still will commence in the spring or early summer. Write and tell us what ground you have already covered and we will give you an estimate of the probable time you will require for effective preparation for commercial teaching.

As usual, our calls for teachers for the new school year outnumbered the available candidates three or four times over. Let us prepare you and place you. Our special courses insure your promotion.

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INDIANA STATE NORMAL, Indiana, Penna.; Business College, San Francisco; Parks Business College, Denver; Lincoln High School, Lincoln, Neb.; Williams Business College, Milwaukee—these, and many other good schools have recently selected commercial teachers through us. We shall have good openings during the fall months. Keep in touch with us, and write a postal now if available.

THE SPECIALISTS' EDUCATIONAL BUREAU
Robert A. Grol, Mgr. Luther B. D'Armond, Associate Mgr.
WEBSTER GROVES, ST. LOUIS, MO.



How Can I Obtain a Situation?

Just four words answer this question—prepare yourself for one. The cities are full of situations. Show your employers that you can fill one and you will experience no further trouble. Getting a place is a matter of very small importance as compared with keeping it and advancing in it. "Influence" may obtain for you a dozen positions, but you will end where you begin unless you have the requisite qualifications.

The solution of this question seems to be the chief anxiety with a large number of young people, when in fact none is more easily solved. Too many make it a rule to see how poorly qualified they can be, hoping to ride into responsible and lucrative situations on the shoulders of other people, instead of making it a point to so thoroughly understand what may be required of them that they can with confidence walk in on the strength of their qualifications. He who stands on his own merits will far outstrip him who is dependent on the influence of others. The one must beg or even buy employment; the other will be asked to accept a situation and be paid a remunerative salary because he is worth it.

Learn to Write.

There is no other accomplishment a young man can possess that will give him success equal to a good hand-writing. Every letter, note or business paper written elegantly wins favor for the writer. It is a constant advertisement and brings one to the notice of hundreds of business men, and its possessor never lacks employment. No trade which a young man can possess can compare in its benefits to an elegant hand-writing; for while there are hundreds with trades who are idle, those who write well are kept busy. Business men who advertise for assistants require applicants to address them in their own hand-writing. "Boy wanted who writes a good hand," etc., is often seen, and this is true because of the fact that only a few make it a business of becoming good writers.

Engravers' Script. By C. E. Sorber.

No other style of writing is so widely admired as is engraver's script. It is graceful and artistic and is not so uncertain in execution as is ornamental writing. Neither is it rapid; but the fine arts are not judged so much by the quickness of their execution as by their decorative and graceful qualities.

This script is well suited to the engrossers of resolutions, diplomas, certificates, and many other kinds of work. The writer of this style should provide himself with good tools, including paper, pens and ink. The holder should be oblique, the ink black, the paper strong and firm and the pen fine.

The most difficult task is making firm, smooth lines. This can only come after much practice. The movement is entirely different from that used in other methods of writing, which might be slow and deliberate. It is always necessary to draw good lines, and to maintain proper proportion as to length and width of lines. The small letters should be made about one-fourth of an inch high and the capitals proportionately higher.

A BUSY SEASON

This is Sept. 1. Since our last ad was written, we have placed too many teachers to enumerate here. They go to Mass., N. J., Idaho, Ohio, N. Y., Colo., Conn., Hawaii, Kan., Md., Iowa, R. I., N. H., Pa., Ind.—public schools and private schools, men and women, salaries from \$50 to \$150 a month. Telegrams and long distance telephone calls are now asking for "first aid" to the needy. Let us help you, too.

The National Commercial Teachers' Agency

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You Never Can Tell

when some school will want a teacher of your qualifications. The only safe thing to do is to register with us and be ready. Don't think that because it is late in the season there is no business. There are calls every week in the year for teachers in some branch.

UNION TEACHERS' BUREAU, 229 Broadway, New York.

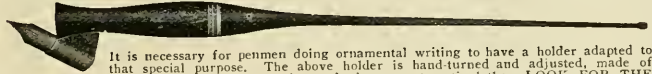
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We Need More Good Teachers of Penmanship

We receive many calls from the leading schools all over the country.

Free registration if you mention this JOURNAL.

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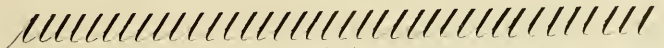


It is necessary for penmen doing ornamental writing to have a holder adapted to that special purpose. The above holder is hand-turned and adjusted, made of selected rosewood or ebony, and cannot be made by an automatic lathe. LOOK FOR THE BRAND. If your dealer cannot supply you, send to the designer and manufacturer.

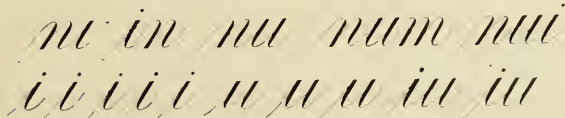
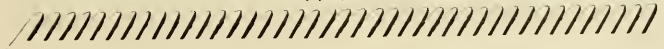
12-inch - Fancy, \$1; Plain, 50c. 8-inch - Fancy, 50c.; Plain, 25c.

A. MAGNUSSON, 208 North 5th Street, Quincy, Ill.

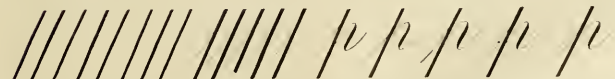
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No. 2.



No. 3.





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1. What are the title and salutation to be used in addressing firms composed of men and women?
2. Do you address above-described firms as "Messrs. Smith, Brown & Co." or "Messrs. and Mesdames Smith, Brown & Co." and salute them as "Gentlemen, or "Gentlemen and Ladies;" or what style do you use?
3. How should a married woman sign a business letter?
4. What rules govern the formation of hyphenated or unhyphenated compound words?
5. What determines the placing of quotation marks before or after the comma, semicolon, colon, exclamation, and the interrogation points?
6. Can you explain effectively the principles that determine the paragraphing, use of display type, balancing on the page, capitalizing, and isolation of words that describe an order for goods so that your pupils can understand?
7. Can you describe how to divide figures as a word at end of line?
8. What is the plural for "Dear Madam?"
9. Is there a gain or a loss in speed in typewriting the abbreviations "inst.," "ult.," and "prox.?"
10. Can you define these terms: Stet, verbatim, c. i. f., et al., ss., s. s.?

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Grafoni can be written in full, accurately recording every sound in every word, at a speed of from seventy-five to one hundred words a minute, which is three or four times as rapid as the present slow and cumbersome longhand. No silent or superfluous letters are written in Grafoni and only about one simple stroke is required to record a sound, whereas, in longhand, an average of from four to five pen-strokes are required to write each letter.

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Grafoni is designed to teach the science of English speech-sounds to all who speak the language, to teach children to read and pronounce correctly by rendering written and spoken words in Grafoni; to record and present the standard pronunciation of English words in text-books and dictionaries, and ultimately to supersede the present cumbersome longhand and the Roman alphabet in all their spheres of utility!

Grafoni was invented in 1907 by Iven Hitlofi, who also first discovered the exact number and nature of the elementary sounds in the English Language. The Grafoni Alphabet is based on the only correct phonetic analysis of the English Language ever presented to the world. Grafoni is the only shorthand fitted for and worthy of universal adoption!

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The form and arrangement of the letters in the Grafoni Alphabet correspond to and indicate the nature and relation of the elementary speech-sounds in the English Language. The English Language, considered phonetically, is a fully developed language—the chief great primary phonemes found in every language, have been evolved into the eight complete groups of speech-sounds exhibited in the Grafoni Alphabet.

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Now that we can give them proper attention, we invite correspondence from all teachers who are interested in the matter of giving their students better instruction in bookkeeping and a better training in accountancy. Do not expect the old style text worked over. Do not expect to continue to teach bookkeeping in the old way, such as journalizing cash transactions, sales, etc., if you use this text. This text *is different*, and it is intended for those teachers *who want something different*. It is more advanced, more practical, more teachable, and particularly more scientific. It is the text for progressive schools.

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35th Year

NOVEMBER, 1910

No.

THE BOY FROM MISSOURI VALLEY

By ELBERT HUBBARD

Author of "The Message to Garcia", "Get Out or Get in Line," Etc.

WELL, it wasn't so very long ago—only about twenty-three years.

I was foreman of a factory, and he lived a thousand miles away, at Missouri Valley, Iowa. I was twenty-four, and he was fourteen. His brother was traveling for the Firm, and one day this brother showed me a letter from the lad in Missouri Valley. The missive was so painstaking, so exact, and revealed the soul of the child so vividly, that I laughed aloud—a laugh that died away to a sigh.

The boy was beating his wings against the bars—the bars of Missouri Valley—he wanted opportunity. And all he got was unending toil, dead monotony, stupid misunderstanding, and corn bread and molasses.

There wasn't love enough in Missouri Valley to go 'round—that was plain. The boy's mother had been of the Nancy Hanks type—worn, yellow and sad—and had given up the fight and been left to sleep her long sleep in a prairie grave on one of the many migrations. The father's ambition had got stuck in the mud, and under the tongue-lash of a strident, strenuous, gee-haw consort, he had run up the white flag.

The boy wanted to come East.

It was a dubious investment—a sort of financial plunge, a blind pool—to send for this buckwheat midget. The fare was thirty-three dollars and fifty cents.

The proprietor, a cautious man, said that the boy wasn't worth the money. There were plenty of boys—the alleys swarmed with them.

So there the matter rested.

But the lad in Missouri Valley didn't let it rest long. He had been informed that we did not consider him worth thirty-three dollars and fifty cents, so he offered to split the difference. He would come for half—he could ride on half fare—the Railroad Agent at Missouri Valley said that if he bought a half-fare ticket, got on a train, and explained to the conductor and everybody that he was 'leven goin' on twelve, and stuck to it, it would be all right; and he would not expect any wages until he had paid us back. He had no money of his own, all he earned was taken from him by the kind folks with whom he lived, and would be until noon of the day he was

twenty-one years old. Did we want to invest sixteen dollars and seventy-five cents in him?

We waxed reckless and sent the money—more than that, we sent a twenty-dollar bill. We plunged!

In just a week the investment arrived. He did not advise when he would come, or how. He came, we saw, he conquered. Why should he advise of his coming? He just reported, and his first words were the Duke's motto: "I am here."

He was unnecessarily freckled and curiously small. His legs had the Greek curve, from much horseback riding, herding cattle on the prairies; his hair was the color of a Tamworth pig; his hands were red; his wrists bony and briar-scarred. He carried his shoes in his hands, so as not to wear out the sidewalk, or because they aggravated sundry stone-bruises—I don't know which.

"I am here!" said the lad, and he planked down on the desk three dollars and twenty-five cents. It was the change from the twenty-dollar bill.

"Didn't you have to spend any money on the way here?" I asked.

"No, I had all I wanted to eat," he replied, and pointed to a basket that sat on the floor.

I called in the Proprietor, and we looked the lad over. We walked around him twice, gazed at each other, and adjourned to the hallway for consultation.

The boy was not big enough to do a man's work, and if we set him to work in the factory with the city boys, they would surely pick on him and make life for him very uncomfortable. He had a half-sad and winsome look that had won from our hard hearts something akin to pity. He was so innocent, so full of faith, and we saw at a glance that he had been overworked, underfed—at least misfed—and underloved. He was different from other boys—and in spite of the grime of travel, and the freckles, he was pretty as a ground-squirrel.

His faith made him whole: he won us.

But why had we brought him to the miserable and dirty city—this grim place of disillusionment!

"He might index the letter-book?" I ventured.

"That's it, yes, let him index the letter-book."



The Boy from Missouri Valley.

So I went back and got the letter-book. But the boy's head only came to the top of the stand-up desk, and when he reached for the letter-book on the desk he had to grope for it. I gave him my high-stool, but this was too low.

"I know what to do," he said. Through the window that looked from the office to the shipping room, he had spied a pile of boxes. "I know what to do!"

In a minute he had placed two boxes end to end, nailed them together, clinched the nails, and carried his improvised high-stool into the office.

"I know what to do!"

And he usually did; and does yet.

We found him a boarding place with a worthy widow whose children had all grown big and flown. Her house was empty, and so was her mother-heart: she was like that old woman in *Rab*, who was placed on the surgeon's table and given chloroform, and who held to her breast an imaginary child, and crooned a lullaby to a babe, dead thirty years before.

So the boy boarded with the widow and worked in the office.

He indexed the letter-book—he indexed everything. And then he filed everything—letters, bills, circulars. He stamped the letters going out, swept the office, and dusted things that had never been dusted before. He was orderly, alert, active, cheerful, and the Proprietor said to me one day, "I wonder how we ever got along without that boy from Missouri Valley."

Six months had passed, and there came a day when one of the workmen intimated to the Proprietor that he better look out for that red-headed office boy.

Of course, the Proprietor insisted on hearing the rest, and the man then explained that almost every night the boy came back to the office. He had seen him. The boy had a tin box and letter-books in it, and papers, and the Lord knows what not!

Watch him!

The Proprietor advised with me because I was astute—at least he thought I was, and I agreed with him.

He thought Jabesh was at the bottom of it.

Jabesh was our chief competitor. Jabesh had hired away two of our men, and we had gotten three of his. "Jabe," we called him in derision—Jabe had gotten into the factory twice on pretense of seeing a man who wanted to join the Epworth League or Something. We had ordered him out, because we knew he was trying to steal our "process." Jabe was a rogue—that was sure.

Worse than that, Jabe was a Methodist. The Proprietor was a Baptist, and regarded all Methodists with a prenatal aversion that swung between fear and contempt. The mere thought of Jabe gave us gooseflesh. Jabesh was the bugaboo that haunted our dreams. Our chief worry was that we would never be able to save our Bank Balance alive, for fear o' Jabe.

"That tarnashun Jabe has hired our office boy to give him a list of our customers—he is stealing our formulas, I know," said the Proprietor. "The cub's pretense of wanting a key to the factory so he could sweep out early, was really that he might get in late."

Next day we watched the office boy. He surely looked guilty—his freckles stood out like sun-spots, and he was more bow-legged than ever.

The workman who had given the clue, on being further interrogated, was sure he had seen Jabe go by the factory twice in one evening.

That settled it.

At eight o'clock that night we went down to the factory. It was a full mile, and in an "objectionable" part of the town.

There was a dim light in the office. We peered through the windows, and sure enough, there was the boy hard at work

writing. There were several books before him, a tin box and some papers. We waited and watched him copy something into a letter-book.

We withdrew and consulted. To confront the culprit then and there seemed the proper thing. We unlocked the door and walked softly in.

The boy was startled by our approach, and still more by our manner. When the Proprietor demanded the letter that he had just written, he began to cry, and then we knew we had him.

The Proprietor took the letter and read it. It was to Jimmy Smith in Missouri Valley. It told all about how the writer was getting on, about the good woman he boarded with, and it told all about me and about the Proprietor. It pictured us as models of virtue, excellence and truth.

But we were not to be put off thus. We examined the letter-books, and alas! it was filled only with news letters to sundry cousins and aunts. Then we dived to the bottom of the tin box, still in search of things contraband. All we found was a little old Bible, a diary, and some trinkets in the way of lace and a ribbon that had once been the property of the dead Nancy Hanks.

Then we found a Savings-Bank Book, and by the entries saw that the boy had deposited one dollar every Monday morning for eleven weeks. He had been with us for six months, and his pay was two dollars a week and board—we wondered what he had done with the rest!

We questioned the offender at length. The boy averred that he came to the office evenings only because he wanted to write letters and get his 'rithmetic lesson. He would not think of writing his personal letters on our time, and the only reason he wanted to write at the office instead of at home, was so he could use the letter-press. He wanted to copy all of his letters—one should be business-like in all things.

The Proprietor coughed and warned the boy never to let it happen again. We started for home, walking silently but very fast.

The stillness was only broken once, when the Proprietor said: "That consarned Jabe! If ever I find him around our factory, I'll tweak his nincompoop nose, that's what I will do."

Twenty-three years! That factory has grown to be the biggest of its kind in America. The red-haired boy from Missouri Valley is its manager. Emerson says, "Every great institution is the lengthened shadow of a single man."

The Savings-Bank Habit came naturally to that boy from Missouri Valley. In a year he was getting six dollars and board, and he deposited four dollars every Monday. In three years this had increased to ten, and some years after, when he became a partner, he had his limit in The Bank. The Savings-Bank Habit is not so bad as the Cab Habit—nor so costly to your thinkery and wallet as the Cigarette Habit.

I have been wage-earner, foreman and employer. I have had a thousand men on my pay-roll at a time, and I'll tell you this: The man with the Savings-Bank Habit is the one who never gets laid off: he's the one who can get along without you, but you cannot get along without him. The Savings-Bank Habit means sound sleep, good digestion, cool judgment and manly independence. The most healthful thing I know of is a Savings-Bank Book—there are no microbes in it to steal away your peace of mind. It is a guarantee of good behavior.

The Missouri Valley boy gets twenty-five thousand a year, they say. It is none too much. Such masterly men are rare: Rockefeller says he has vacancies for eight now, with salaries no object, if they can do the work.

That business grew because the boy from Missouri Valley grew with it, and he grew because the business grew. Which is a free paraphrase from Macaulay, who said that Horace



The Home of Andrew Carnegie, New York City.
Third of a Series of Homes of Our Financial Kings.

Walpole influenced his age because he was influenced by his age.

Jabesh has gone on his Long Occasion, discouraged and whipped by an unappreciative world. Jabe never acquired the Savings-Bank Habit. If he had had the gumption to discover a red-haired boy from Missouri Valley, he might now be sporting an automobile on Delaware Avenue instead of being in Abraham's Bosom.

We shall all be in Abraham's Bosom day after to-morrow; and then I'll explain to Jabesh that no man ever succeeded in a masterly way, excepting as he got level-headed men with the Savings-Bank Habit to do his work. Blessed is that man who has found somebody to do his work.

There is plenty of iron pyrites, but the Proprietor and I know Pay Gravel when we see it.

I guess so!

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THANKSGIVING DAY.

What a splendid month in which to live,—November! Why? Because it brings us always our great good-times day, longed for so much by all right-spirited people,—*Thanksgiving Day*.

Young man, young woman, in the business school of today, for what are you thankful? Have you health? Does your brain work rightly? Do you find yourself in inspiring relations with your teachers, your surroundings, your fellow students? Has life the sweet breezes of the heavens and the sunshine of the skies? Can you look out and up and on, and say, "It will come out all right"? Then you have multiplied reasons and occasions for heartiest thankfulness. *Be thankful*. Walk lively. Swing your arms as if you were not carrying dumb-bells. Hold up your head. Put on a smile "that won't come off." Crack a joke. Sing a lively roundelay but don't act like a rounder. Thank God for His goodness to you, to yours, to the people whom you meet in your school. Go to the Thanksgiving Service, and with heartfelt utterance sing "the good old songs" in the sanctuary.

Yes. Yes. Thanksgiving Day is here this month. Let us be grateful, take courage and *go on*.

THE NATIONAL FEDERATION MEETING.

Every teacher, principal, school proprietor, and all others specially interested in any and all subjects connected with Commercial Education should be on the *qui vive* for preparation and actual personal attendance on the greatest National Federation meeting ever held. It is confidently expected that one thousand members will be present. The meetings will be held in Chicago, at the great Auditorium Hotel in Holiday Week. Beavers are not working harder than are the Committee to make this session an epochal one. Read the Program from beginning to end, and ask yourself if you can make a better investment of your time and money anywhere. We count on *you*, you commercial school worker.

November Clubs.

October has been a good "clubbing month." Our many friends deserve and receive our thanks. But "November Clubs" should be better still, as the schools now are in full swing. So here is the word: Teachers, get busy. We are hustling for you every hour. Level-headed school proprietors realize what a help *THE JOURNAL* is in their students' hands. Roll up the CLUB LISTS this month!

The Journal Certificate.

Every school where penmanship is taught should have many candidates for the JOURNAL CERTIFICATE, a reward for excellence and real work. Every student should aim to secure one, a beautiful and valuable Proficiency Certificate. Thousands have them; they adorn the walls of hundreds of schools. Conditions are simple but exact. Write us for the same.

Renewals.

"We renew our subscriptions." That sounds well; that is well. One cannot afford to let his subscription lapse. *THE JOURNAL* will be packed full of good things for the teacher, the student, the office, the man in business—to help to develop efficiency, to increase salary, to secure promotion. Shake hands with us to make *THE JOURNAL* surpass its highest past. RENEW! RENEW!!

Department of Business Writing

C. C. Mills, Editor.



THE form of letter and not the method of executing it is usually the uppermost thing in the student's mind. The average person thinks that good writing consists solely in accuracy of form, whereas not one business writer in a thousand makes what might be called perfectly formed letters. There are three steps in the pathway of mastering letter forms. First, learning the form, or getting the correct idea from observation, which, to be of any value, must be accurate, comprehensive and analytical. The more distinct the conception or impression, the clearer will be the reproduction. The reproduction of the letter is the pupil's best imitation of the form he has in mind. The second step is understanding the form—its proportions, etc. How many times the width of the letter is its height? How much wider is the capital *M* than the small *m*? How much higher? Using the letter *n* as a basis, how wide should the *h* be? The third step is the reproduction of the form. The product may be faulty from many causes, either from the lack of the pupil's understanding of the proportions or the lack of skill in executing the form. As a rule, the student will have little trouble in acquiring sufficient skill to execute as good writing as he knows.

It would be a splendid thing if some method could be devised whereby the amount of time lost—or worse than lost—in the practise of penmanship could be measured. Pupils sitting for hours at a time practising over and over incorrect and disproportionate forms trusting to blind luck that mayhap a perfectly formed letter may run off the point of the pen. One might as well expect to go out into the field, close his eyes and shout away all day expecting to bag game as to improve his writing by such careless method of practise.

Good writing consists in the way the letter forms are made, as well as in the letter forms themselves. The poorly formed letter might be far better business writing than the accurately formed one. It all depends on the execution. Of course the letter must be legible, but legibility is one of the easiest characteristics of writing to secure.

In the movement exercises, just as soon as a particular drill is mastered to a satisfactory degree take up another. To be sure there are certain movement drills that are always appropriate for preliminary practise, but one can easily spend too much time even upon them. Do not forget that the finest movement practise in the world is the direct application of movement to letter and word forms.

Small Beginnings of Rich and Famous Americans.

Cornelius Vanderbilt ferried his own boat.
John Jacob Astor sold apples in the streets.
Jay Gould was a book agent.
John D. Rockefeller worked in a machine shop.
A. T. Stewart was a school teacher.
John Wanamaker began life at \$1.25 a week.
Andrew Carnegie began life at \$2.50 a week.
Benjamin Franklin was a printer.
Elihu Burritt was a blacksmith.
Abraham Lincoln was a rail-splitter.
James J. Hill began as a roustabout.
William A. Clark as a young man was a miner.
Henry Villard was a reporter.
Thomas Edison began as a telegraph operator.
Thomas F. Ryan was clerk in a dry goods store.
William Lloyd Garrison was a printer's devil.
Daniel Drew began as a cattle-trader.
Henry H. Rogers was a grocer's delivery boy.

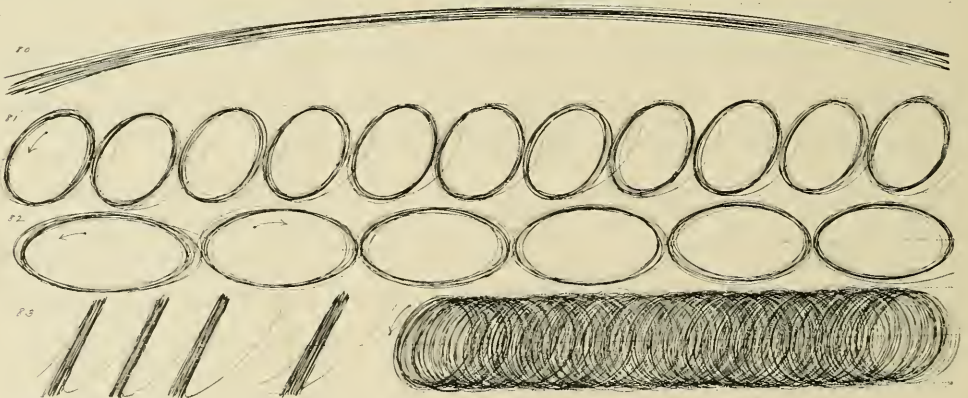


PLATE 1. Strength comes from exercise. Writing is done by the large muscles of the arm. To develop these muscles daily drill on large exercises must be had. Spend one hour a day during the entire month of November on this plate, and

a wonderful improvement in the quality of line will be observed. Make each exercise at the rate of three down strokes per second.

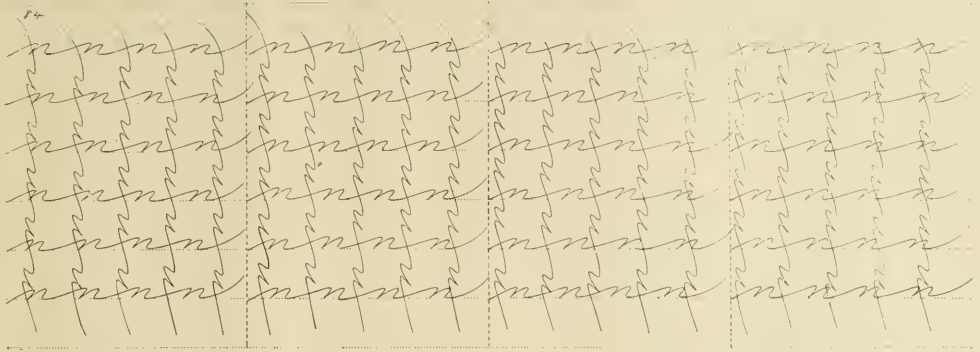


PLATE 2. A letter movement drill. And there is none better than the *n*. Swing the letters far apart, and after you

have filled the page by writing on the lines, turn the paper and write across, placing a letter between the lines already made.

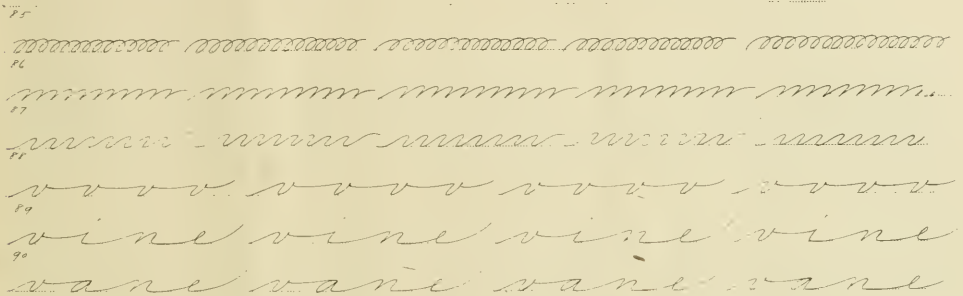


PLATE 3. Many letters begin with a left curve. This is much more difficult to make than the right curve, hence it is necessary that much time be devoted to practice upon it.

In lines 85, 86 and 87 valuable movement drills are given preparatory to practice upon the *re*.

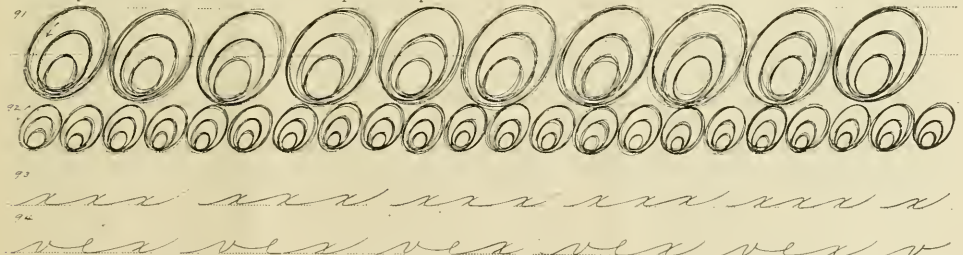
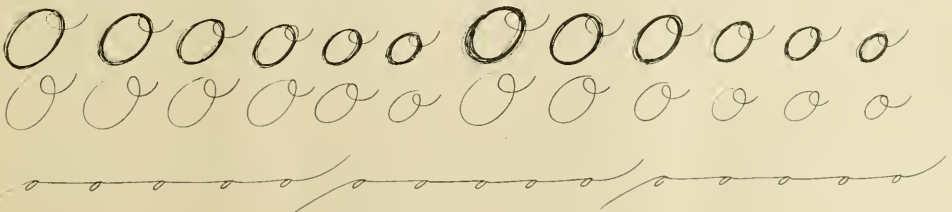


PLATE 4. The valuable exercise found in lines 91 and 92 supplies a medium for development and control that is equalled by few movement drills. It may be made by beginning small and gradually increasing in size, or one may

begin large and reduce the size. Whichever way it is made, be sure to watch the slant. In lines 93 and 94 the x is shown. This simple letter will cause little trouble to the student.



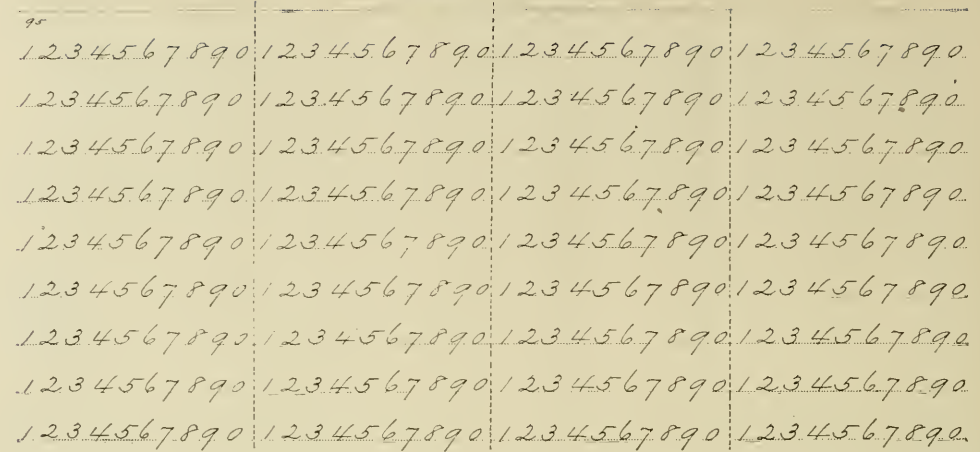


PLATE 5. It is safe to say that too much time cannot be spent on the business figures during the early career of the bookkeeper. More than half of the work of the accountant

consists of making figures. Master them. Make a thousand of each one before taking up another, and do not forget to compare your product carefully with the model shown.

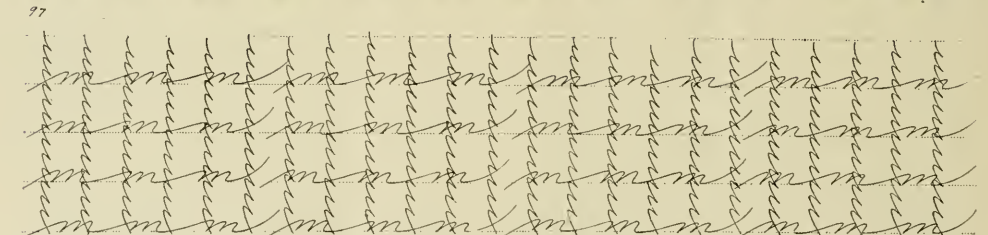


PLATE 6. Some movement drills. They will never cease until the learner becomes a finished writer. Keep after

them: the special drills, the applied drills, and especially the letter-movement drills. They are very, very important.

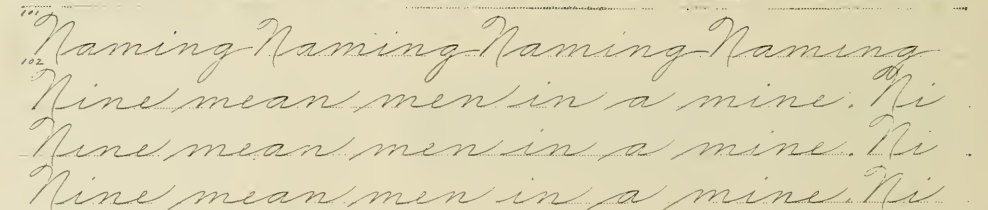
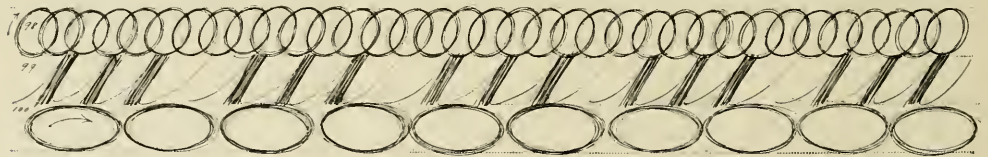


PLATE 7. To prepare for the capital M and N, the indirect movement drills are given. Make an entire page of each before taking up the letters themselves. The small letters given in the words are supposed to be well mastered by this

time; while the sentence has long been a favorite with students because of the absence of difficult letters. A page of each word and ten pages of the sentence should be the standard for November.

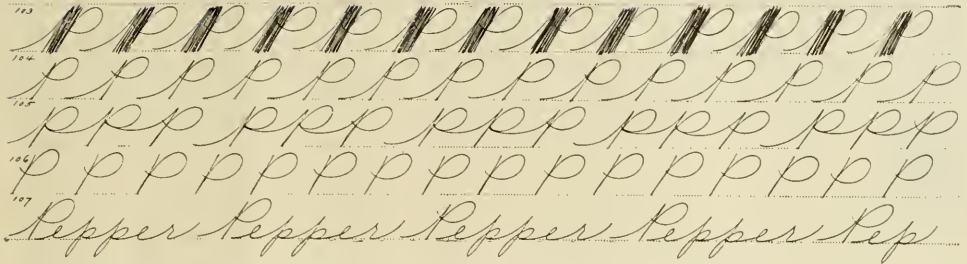


PLATE 8. Capital *P* consists of a straight line and an indirect oval. The small letter is very similar to the capital,

and the two should be practiced together. Watch slant and spacing.

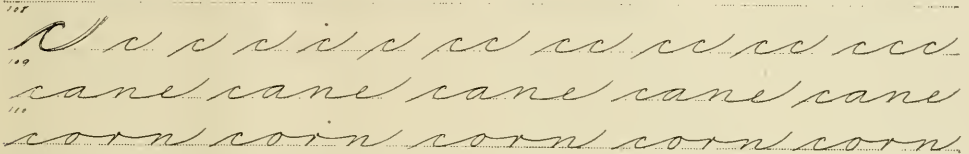


PLATE 9. The *c* begins with a left curve like the *n*, while the first down stroke is slightly curved like the *o* and *a*. The letter is not difficult to make when one takes pains with

it. This is one letter where it is well to try not to get much speed. Carefully and watchfully should be the watchwords.

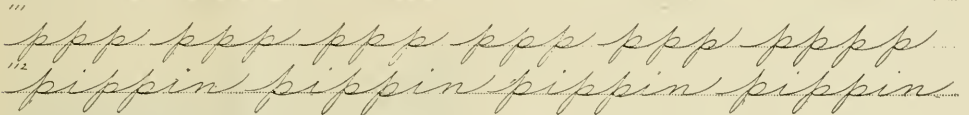


PLATE 10. A review of a letter already learned. The word *pippin* should be made a word-movement drill. There are a

number of words like this, known as "key-words" which when mastered make it easy to write all other words with equal ease.

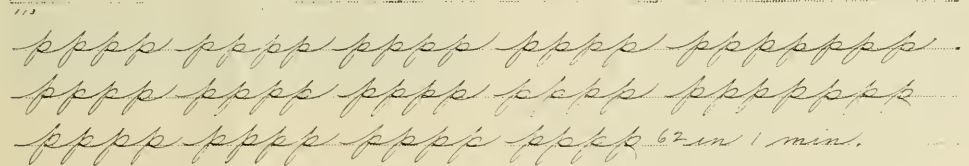


PLATE 11. Another letter-movement drill. Make several pages, and be sure to get a strong, graceful swing. Avoid all

indications of finger movement. Nothing but the arm and hand should move in these exercises.

Truth is mighty and will prevail
 Use the very best materials obtainable
 Variety of practice makes perfect. Repeat
 Wise men measure time by improvement
 Examine the copy that you are following
 Young man, young woman, improve now
 Zealously follow all the instructions. Z

DESIRABLE OCCUPATIONS.

By A. M. Adams.



LAST spring a dispatch from Washington calling attention to the orders issued by Attorney-General Wickersham that in view of the accumulation of work in his department the hours of labor of the clerks and other employees should be extended from 4:30 to 5 o'clock daily, with the baseball season coming on, brought that interesting individual, the government clerk, into the limelight again. The toiler on the farm, who arises in time to see the early bird catch his first worm in the morning, and continues his labors until it is too dark to see, will insist that the government employee, who is not supposed to begin work until nine, and usually shades that a little, who has thirty days' vacation every year, and an equal allowance for sick leave—which he isn't expected to use unless he is sick—ought to be expected to keep at his desk until 5, 5:30 or even 6, in order to give the government a fair return for its outlay in salary. The government clerk, on the contrary, feels that he is entitled to more salary than he receives, and that the beneficence of Uncle Samuel is more apparent to the benighted inhabitants of the rural regions than real.

There is much to be said on both sides of the question. In the beginning, there is something decidedly alluring about the government service. The young man who has been working on the farm, or perhaps teaching a country school at the munificent salary of \$40 a month, for an eight month year, takes a course in a business school, at an expenditure of \$150 or \$200 in cash and six months' time, and passes an examination which admits him to the government service at an initial salary of \$720 to \$840 a year. The combination of a better salary than he has ever before had, and shorter hours than he has ever before dreamed of, causes him to feel that the government is a most desirable employer and that he is indeed fortunate in having passed his examinations and received prompt appointment.

If he is the right sort of youth, this may be the case. The short hours and comparatively light work in the departments at Washington give him an opportunity to take a course in one of the institutions of learning in the Capital city and earn a good salary while acquiring an education. The universities in Washington have courses arranged for the special benefit of these ambitious young people, and thousands of them take advantage of the privilege extended. A capable young man may, at eighteen, enter the government service at the minimum salary of \$720 a year, with only a high school education. At twenty-two he has a degree and a salary of \$1,200 a year, and at twenty-five or six he is a graduate lawyer, having saved enough money to enable him to remove to some other section of the country and get admitted to regular practice at the bar, or if he chooses he can remain where he is at a salary which has now been increased to \$1,500 a year. In the meantime he has become thoroughly familiar with the governmental machinery, probably knows half the prominent statesmen of the country by sight, has some acquaintance among them, and is about as well equipped to start out and make his way in the world as could well be imagined.

If he is wise he will probably adopt this course. The very work which has proved such a blessing to him in the years of his preparation will be a curse to him if he continues in it. Of course, if he is of the easy-going sort, without initiative, satisfied with a fair income and not caring to take chances in the world, it will be just as well for him to remain where

he is. But if he has done the work suggested he is not of that type. If he has spent the seven or eight years merely working for the government and living in the enjoyment of what Washington has to offer to a young man it will be pretty difficult for him to rouse himself to the necessity of immediate action. Stagnation stares him in the face. The ease and security of a government position may prove to be an old man of the sea which will throttle his ambitions and make of him one of the thousands who follow the treadmill year after year and decade after decade at salaries of from \$1,200 to \$1,800 a year, \$1,500 being as much as the average man can hope to receive.

There are many instances of late repentance in these men, sometimes too late. An instance may be cited of a clerk who, at fifty, having raised a son and daughter and purchased a home in a pretty but not expensive section of the city, became disgusted with his life and resigned his \$1,200 position to return to his former home in a middle western state and purchase a small farm. He had spent the best years of his life in a position which had yielded him what is considered a low salary, except in the smallest of villages,



The Capitol.

and found himself at fifty with less than he might have hoped to have to show for his labors had he become clerk in the local shoe store or taken a position behind the soda counter at a wage of \$7 a week. An Oregon fruit rancher writes of having entertained in his home a discouraged clerk from Washington who had money enough and sense enough to resign a \$1,500 a year salary while still in the prime of life, to begin in the apple orchards of the Northwest as an independent business man.

It would appear, therefore, that a government position may become a limitless field of opportunity for the ambitious youth, or the burying ground of hope for the one with less energy and determination.

"Your Honor," said the prisoner, "before I enter my plea I'd like to ask a few questions."

"You have the Court's permission."

"If I go to trial shall I have to sit here and listen while the lawyers ask hypothetical questions of the jurors?"

"Certainly."

"And then hear all the handwriting experts?"

"Of course."

"And follow the reasoning of the chemistry and insanity experts?"

"Very probably."

"Well, your Honor, I'm ready to enter my plea."

"What is it?"

"Guilty."

Department of Ornamental Writing

Plates by J. W. LAMPMAN

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Landings Lamont ^{Van} Landingham

Lauterbrunner Leonardsons

G G G G G G G G

Germania Grooms Grummen

G G Government G G Government

THE JOURNAL CONVENTION PARTY.

The Annual Journal Convention Party will be organized as usual. This will be its Eleventh Season. It is more than probable that arrangements will be made for two sections, one to run over the Pennsylvania Railroad and the other to go over the New York Central Railroad. The Convention will be exceedingly attractive and helpful, and all interested should be keeping the date and the routes in mind, and be planning accordingly. Dr. Bridge, of THE JOURNAL staff, who has been a railroad traveler for many years, East, West, North and South, will be in charge of one of the parties. Will all members of the Convention residing in the East communicate with this office concerning their wishes and plans, as it will save much time and expense on the part of all concerned. We will make all arrangements for berths, etc., if so desired. Read the Convention Program, and then—GET READY TO GO.

THE JOURNAL DEBATING CLUBS.

The interest in the "Debating Club" question does not abate. The fellows on "The Affirmative" and those on "The Negative" will have it out this winter in brave fashion, and it would warm our hearts, no doubt, if we could drop in some night in the midst of the fray, and see which side beats. Write us about them, young friends.

The next four questions proposed are these:

That a youth will be more likely to succeed if he chooses his own career without paternal influence.

That it is never good policy to deviate from the truth.

That the standard of integrity in business and political life has declined since the American Revolution.

That in success-winning, an attractive personal appearance is more advantageous than a good education.

Department of Shorthand and Typewriting

Dr. W. D. Bridge, Editor

THE STENOGRAPHIC EXPERT.

THIS is the title of an epoch-making book, just from the press. There have been but few really masterly books on Shorthand published in recent decades. There have been some, and this is one of the "some."

The author is a man who has made for himself by his stenographic skill, and his insight into the best things in shorthand, a name which stands high on the roll of honor, and that name is WILLARD B. BOTTOMME, the official stenographer in the New York Supreme Court.

We may remind our readers that Mr. Bottomme is not a theorist, but "knows how to do it," and showed this in his remarkable speed-exhibit at the Annual Convention of the National Shorthand Reporters' Association in Denver, in August, where he wrote for five minutes at 269 words per minute, surpassing any previous record.

Mr. Bottomme is a young man, but one who has had a very remarkable and a very diverse experience as a reporter. He is also a man who has put much thought into his work,—never doing it as a perfunctory duty. He has reasoned out many applications of old-time and new-time principles, and has sought to do what lawyers do, "codify" them. He has centralized various principles and sought to make them the bone and sinew of his work.

The Stenographic Expert is, therefore, the volume "we have been seeking after." We have found it. It has twenty-one chapters full of meat. Each one treats of some one great stenographic idea. Run your eye down the Table of Contents: What Education Does the Professional Reporter Need? Speed and Accuracy. Conflicting Words. Principles of Good Phrasing. Familiar Phrases. Arbitrary Signs. The Personal Equation. Arrangement of Notes. Punctuation While Reporting. Stenographer's Duties in a Trial by Jury. Exhibits in the Case. The Judge's Charge. Charge as Delivered. Editing. Sermon Reporting. Grand Jury Reporting. A Complete Case. Daily Copy. The Talking Machine. Odds and Ends. The Court Reporter of To-morrow.

There, my good friend, is not that a feast that's "fit to set before a King"? There's not a reporter in the land, nor a possible reporter, who would not get much of actual, solid, sensible help from a thorough reading of this volume. We speak from knowledge, not merely as a Book Reviewer, for every page of it has been read, or carefully examined by this writer, the Shorthand Editor of *THE BUSINESS JOURNAL*.

Features of this book call to mind the immensely valuable work of David Wolfe Brown, but it is in no means a "cribbed" book, not in any manner following in his footsteps.

The author of *The Stenographic Expert* is a Graham writer very largely, but has introduced features culled from many sources. He is not slavish in his following of any master, but it may be said without any doubt that he finds, as the great majority of all the leading reporters in the land find, that the "speed-producing" principles of Shorthand are not exclusively confined to any one system, though far more largely found in some than in others. Mr. Bottomme was trained a *Grahamite*, no doubt, and his training appears, just as he would have it, frequently; but we are afraid that all "dyed-in-the-wool" *Grahamites* would shudder at a few things Mr. Bottomme has blessed with his approval.

Of course, the most extensive feature of the book is that bearing on Court reporting, but sermon reporting, lectures, and miscellanea are fully and properly treated; so that all classes and conditions of stenographers may believe that Mr. Bottomme's mind was upon them when preparing his book.

We should not always agree with Mr. Bottomme, as in the manner of indicating "Conflicting Words," for instance, where in our opinion it would be better to use position than vocalization; but in the matter of "phrasing" we do agree very largely that this feature of Shorthand has not been as fully wrought out as it might be, in an up-to-date fashion, and

hence we approve some, if not all, of Mr. Bottomme's adaptations of principles and expedients. He has given us in well-written shorthand, with key, 864 phrases, in which he teaches both novitiate and even quite expert phonographers "how to do it."

The author is calm-minded in his survey of the shorthand workers, and says, among other things, "I know the statement has been made that there are reporters who are capable of taking any speaker verbatim, no matter how swiftly his words flow, but I do not believe this is true. Shorthand has not yet reached that plane, I am sorry to say, where in an hour's discourse at the rate of 250 words per minute, one is able to make an absolutely verbatim report. All he can do is to make a report which will practically cover the ground gone over by the speaker." (Page 124.)

The present writer is, as is well-known, an old-time Graham writer, who received at publication of the *Graham Dictionary* one of the first fifty copies sent out; who has written that dictionary, word for word, three times; corrected for Mr. Graham the sixty-nine errors in the first edition; read, studied, mastered the *Second Reader*, etc.; has studied most carefully all the important shorthand systems issuing from the American Press in the past fifty years; has sought to keep up with the literature of shorthand to some full extent; but is free to say that had he had this book of Mr. Bottomme's many years ago, his shorthand reporting would have been much lightened and strengthened by many of the suggestive features of it.

We candidly commend the volume to our shorthand readers, and to the great body of stenographers everywhere. They will individually find many things to approve and adopt; possibly some items of less consequence and not to be adopted. Read, mark, learn and inwardly digest it, and you will go forth to your heavy tasks with lighter hearts and less trembling limbs. It may be that at first sight you will decline the suggestions given; but however diffident at first, you may become speedier writers in the end.

Every shorthand student in all the business colleges of the day would do well, before deeming his preparatory work all done, to purchase this volume and "go through it" with eager eyes and repeating pen, and find in it much food for reflection. The author, indeed, says: "The Shorthand College should improve its course to such an extent that the foundation for shorthand reporting will be laid so completely that the graduate will not have to unlearn all that has been taught." [We would have said "some what" that has been taught.] Editor.]

In the closing chapter of his volume, Mr. Bottomme turns his eyes on the shorthand field as it lies out before him, and especially in the Shorthand School and the Commercial College, and with wisdom of thought and experience at his back, he says: "The first-class shorthand school of the future must take the responsibility of laying the foundation for the successful entrance of new blood into the reporting profession."

* * * Let there be better shorthand instructors, better enthusiasm in the class room, a deep personal interest in every student—and the standard will be raised in the business college. Then can the instructor say, "We train students to become good office stenographers at first. Then we start them in the direction of shorthand reporting by means of a post-graduate course, employing experts to conduct the great work of putting new blood into the profession"; * * * The court stenographer of the future is going to stand or fall by the early training he receives in the shorthand college."

Did your Journal come in a PINK WRAPPER this month? If so, it is to signify that your subscription has expired, and that you should send us immediately 75 cents for renewal, or \$1.00 if for the News Edition, if you do not wish to miss a single copy. This special wrapper (as well as publishing the date of expiration each month) is an additional cost to us; but so many of our subscribers have asked to be kept informed concerning expiration, we feel that any expense is justified.

MARCUS TULLIUS CICERO GOULD.

The name at the head of this note was once a name "to conjure by." This man was one of the greatest shorthand writers of his day, and his text-books sold like hot cakes. Few shorthand writers of to-day have ever seen a "Gould" text-book, so rare are they.

We have known a fine old gentleman, the Rev. J. H. Hollingshead, of Cleveland, Ohio, for some years, and we asked him if he is accustomed to use the Gould system to-day. He showed us page after page of shorthand notes written in this almost obsolete style, and at our request he has written the Lord's Prayer in "Gould," and we have had it photographed for our readers' pleasure. Let each reader write the same words in his own system, and then compare the number of strokes and inflections and see how much less Gould is (or more) in these than the way you write them.

The Lord's Prayer.

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REPETITION.

It is true as gospel that "Knowledge is power," but power unused is not worth much. Why does the music teacher insist on the everlasting "running of the scales?" Ah, she knows that repetition is the retention of power. The best piano player in the world will suffer a felt loss of tactual ability at a concert if, for any reason, there has been a necessitated absence from the piano for several days,—possibly for even *one* day.

In like manner, some of the best reporters in the land have been heard to say (after they have been off on a summer's vacation), "It'll take me a day or two to 'get back into the harness' before I can be myself again fully."

Repetition, therefore, and much of it, is an absolute necessity in the acquirement of Speed. Not the repetition, for instance, of the writing of a mere word, though in difficult words this may and should be done, but the repetition of simple clauses, of short sentences, of well-known phrases, etc. It has been our own practice in teaching shorthand in classes, or single pupils, to have them begin in the morning with such phrases as these: "There are many things," "There are some reasons," "What are you writing?" "There is no proof," "It will not be ready," and begin, as a teacher, by dictating such a sentence so slowly that it can be written with perfect accuracy as to outline and nicety; then speaking the same slightly faster, then still faster, and finally as fast as at the rate of 150 to 200 words a minute.

At this point let me say that a good teacher knows the principles of Phrasing; a poor teacher will scoff at "phrasing" and say that it's of little value. But why compel the pupil to take off his pen between each word of such natural phrases as, "I am not," "I do not know," "Your letter received," "I have received your letter," "I do not think you can," etc.?

We have mentioned two basal essentials of shorthand Speed,—Knowledge of the System written, and Knowledge repetitiously used. We will present other foundations of Speed later.

DILEMMA OF THE SHADES.

Quoth Shakespeare: "The language I used
With never a flaw nor a miss,
Full wide was the range of my lore,
But what is the meaning of this?"

On Doyle's bingle the outfielder beat it to the third station
and tallied on Murray's sacrifice fly after Doyle was landed
at second on a pretty throw by Unhappy Smith to Hummel.

Cried Milton: "I once juggled words
With highly successful effect,
But this I cannot understand;
I pray you explain and dissect."

Besides fanning Devore, Rucker whiffed Cy Seymour,
Mejers, Wiltse and Fletcher.

Said Chaucer: "In past days I wrote,
My quaintness I do not disclaim;
But this I do not comprehend,
Will some one interpret the same?"

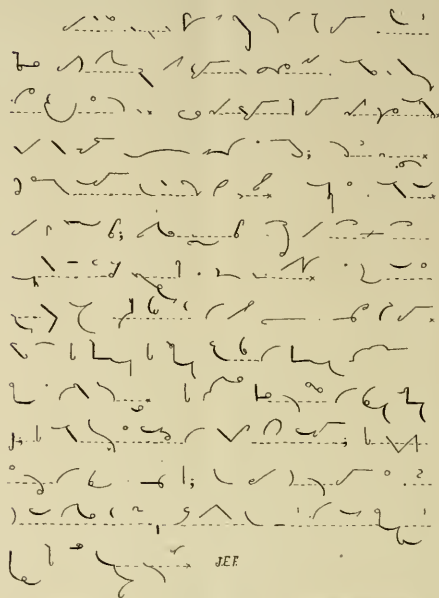
As was expected, Hal Chase picked out one that he disliked
and smashed it on the nose, and in this condition the
ball fled to McBride.

And Spenser and Dryden and Pope
And Addison gathered around;
Good craftsmen of English quite stumped
By paragraphs strange they had found.

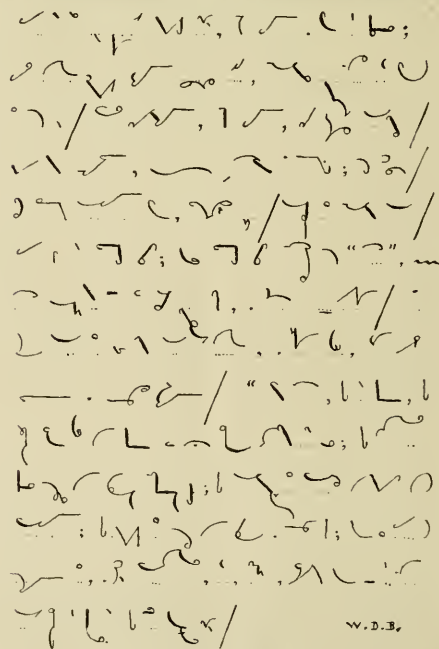
They said that too early they lived,
Too soon in the world used the tongue,
And weeping for all they had missed
Their harps on the swat willow hung.

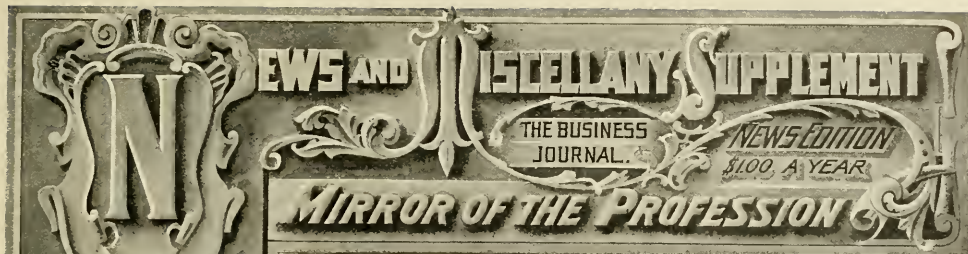
—McLandburgh Wilson.

Benn Pitman Notes by J. E. Fuller, Wilmington.



Graham Notes by W. D. Bridge, New York.





THE NEWS EDITION OF THE JOURNAL costs \$1 a year. We hope to make it worth at least that much to every teacher and school proprietor. It is a matter of deepest gratification to us that hundreds of our professional brethren who give their students benefit of the low clubbing rates for the regular edition think well enough of The Journal to enroll their own names on the Professional List, at \$1 a year.

NEWS OF THE PROFESSION.

We must first pay our respects to the baby, a seven pounder, Austin Buchanan, born to Mr. and Mrs. George Austin Race, 237 North Grant Str., Bay City, Mich., on September first. The good news was delayed in reaching us. May richest blessings be upon the baby and the baby's parents.

W. E. Dennis, the artistic engrasser and hand-writing expert, of Brooklyn, N. Y., has just returned from Rutland, Vt., where for several days his services were in demand upon an important case. Dennis' skill is of the paying kind.

Benton's Business School, New Bedford, Mass., under the direction of Chas. E. Benton, starts off well this fall with a substantial increase over last year. Every desk is occupied in the commercial department. Success to the Oil City Benton School.

It was our privilege to look in upon the LeMaster Business Institute, Orange, N. J., within a few days, and to find as fine a set of young people as we have looked upon for many years. There are already enrolled one hundred in the night school and over seventy in the day school.

We have received the Historical and Industrial edition of The Daily Standard, Cortland, N. Y., for Sept. 20, which gives an excellent description of the resources of Cortland and Cortland County, etc. The paper is a fine specimen of artistic printing, and has many remarkable engravings. We notice that our genial friend, L. E. Edgcomb, the well-known principal of the Cortland Business Institute, shows his enterprising spirit by occupying prominent space both by engraving and type in presenting the excellencies of that institution. Standard Phonography, bookkeeping and type-writing are the main features, as they should be. Mr. Edgcomb is a native of Cortland, and is most highly honored where best known.

The Waterloo Business College, Waterloo, Iowa, is a live and joyful institution, and knows how to frolic as well as work. The Waterloo Evening Courier of Oct. 1, brings us in picture and description the enjoyments by an outing of a really live company of young people. The illustrations show a watermelon race, the girls' sack race and a bunch of 100 students posed for the show. The school yell is unique:

Ice cream and soda water.
Ginger ale and pop;
Waterloo Business College
Always on top.

A. F. Gates knows well how to conduct an annual picnic, and both teachers and students have a "right royal time of it," returning to the "school grind" more heartily than ever. Success to them all, say we.

MOVEMENTS OF THE TEACHERS.

E. T. Whitson, late of the Seattle, Wash., Business College, has left the school work to engage in business.

A. M. Wonnell has accepted a position as commercial teacher in the Woodward High School, Cincinnati, Ohio.

Lydia S. Matherson goes from the East Syracuse, N. Y., High School to the High School in Haddon Heights, N. J.

Frank G. Hoole will teach commercial branches this year in the Anoka, Minn., High School.

L. B. Gregory, formerly of Bay City, Mich., has been added to the staff of the North Division High School, Milwaukee, Wis.

F. D. Willis has obtained a position as commercial teacher in the Ottumwa, Iowa, High School.

A. T. Burke, of Monrovia, Md., has been engaged to teach in the commercial department of Spencer's Business School, Kingston, N. Y.

A. P. Mcub, of Rochester, N. Y., goes to the MacCormac Schools, Chicago, Ill.

Clarence A. Bales, of Huntington Beach, Calif., has been appointed to fill the vacancy in the commercial department of the Helena, Mont., High School.

Bessie M. Oothoudt, of Cortland, N. Y., has accepted a position in the High School at Hastings-on-Hudson, N. Y.

Flora B. Richardson, of Waitsfield, Vt., will teach shorthand this year in the Rhode Island Commercial School, Providence, R. I.

R. E. Huffman, of Winona Lake, Ind., has secured a position as commercial teacher in the Sioux City, Iowa, High School.

A. D. Skeels, of Detroit, Mich., is the new penmanship teacher in the Cass High School, Detroit.

Ethel F. Scott, of Somerville, Mass., is now teaching in the High School, Mt. Vernon, N. Y.

Alice Campbell, of New York City, was recently chosen to handle the commercial work in the Pleasantville, N. J., High School.

F. M. Schuck is the new commercial teacher in Clark's Tangible Business College, Kansas City, Kan.

E. G. Childs is the new as-tant in Heffley Institute, Brooklyn, N. Y.

Miss Ethel Bascom, of Fitchburg, Mass., has accepted a position with the Berkshire Business College, Pittsfield, Mass.

Miss Hazel Waite, of Wilmington, Mass., is teaching in Huntington, Mass.

Miss Anna Raguse, of Boston, Mass., has recently been chosen to teach in the commercial department of the East Maine Conference Seminary, Bucksport, Maine.

John Burkman, formerly of Detroit, Mich., is principal of the commercial department of the Oelwein, Iowa, University.

Clifford N. Nye will teach in the commercial department of the Revere, Mass., High School during the coming year.

J. Frank Bowers, of Larned, Kan., has recently closed a contract with the Wenatchee, Wash., Business College, to take charge of the commercial department in that school.

Miss Jean Love has secured a position with the Bryant & Stratton Business College of Buffalo, N. Y.

L. C. Townsend, of Austin, Ill., has been elected to fill the commercial position in the Grand Forks, N. Dak., High School.

Miss Pollie O. Morris, of the Bowling Green, Ky., Business University, has engaged with the Canton Actual Business College, Canton, Ohio.

CONVENTION NEWS AND NOTES

Meeting of the National Commercial Teachers' Federation, Auditorium Hotel, Chicago, Ill.
December 27, 28, 29, 30, 1910.

SYNOPSIS OF PROGRAM OF THE FEDERATION.

The full program will appear next month and will contain the names of speakers most prominent in the affairs of commercial education, in the realm of business, and in the ranks of oratory,—men and women of national reputation, who will have things to say which will be worth while.

TUESDAY, DEC. 27, 1910.

2 P. M.—Meeting of the Executive Committee.

8 P. M.—Reception in the parlors of the Auditorium Hotel.

WEDNESDAY, DEC. 28, 1910.

2 P. M.—Addresses of welcome, President's Address and business matters.

WEDNESDAY EVENING.

Two or three addresses by leading men of our profession.

THURSDAY, DEC. 28, 1910.

At 12:30, luncheon in the Banquet Hall of the Auditorium. Admission by badge. During the luncheon a symposium of business opinion from men of prominence in the business world.

FRIDAY, DEC. 29, 1910.

2 P. M.—General Federation meeting and election, together with addresses by men and women not directly in the profession, but leaders in our work.

THURSDAY AND FRIDAY EVENINGS.

Program to be announced.

MANAGERS' PROGRAM.

How to Secure Recognition as Part of the Educational System of the State. J. L. Harman, Baltimore.

A Business Basis for Tuition Rates. J. A. Lyons, Chicago.

Shall the Association Employ a Paid Secretary? A. N. Moritz, Chicago.

Legitimate and Successful Methods of Increasing Enrollment. B. F. Williams, Des Moines.

How Can We Improve Our Schools? J. P. Wilson, Sea Isle.

Suggestions for Lengthening Courses. Geo. P. Lord, Salem, Mass.

The Good of the Association. Geo. Soule, New Orleans.

Restricting Membership to First-class Educators. T. B. Stowell, Providence, R. I.

How To Secure Friendly Co-operation Among Our Schools. M. M. Higley, Spokane.

Advertising Pointers for Business Schools. A. C. Minter, Atlanta, Ga.

NATIONAL BUSINESS TEACHERS' PROGRAM.

DEC. 28, 1910—9 A. M.

1. President's Address.

2. Secretary's Report.

3. Arithmetic, What, How Much and How Taught? A. F. Gates, Waterloo, Ia.

4. Would You Familiarize the Student with only One Form of Statement? J. W. Baker, Knoxville, Tenn.

5. What Value Have Supplementary Drills in Journalizing? E. F. Quintal, Green Bay, Wis.

6. When Must We Help the Student and How Much Assistance Should Be Given? J. A. Lyons, Chicago, Ill.

7. How Far Should Instruction in English Go? Sherwin Cody, Chicago, Ill.

8. The Advantage of a Business Practice Department in a Commercial School. Carl C. Marshall, Cedar Rapids, Iowa.

DEC. 29, 1910—9 A. M.

Business Section in Charge.

1. How To Take Care of the Beginner. W. O. Jones, Des Moines, Iowa.

2. Inductive Bookkeeping Methods. D. W. Springer, Detroit, Mich.

3. How Would You Teach Classification of Accounts? H. M. Rowe, Baltimore, Md.

Penmanship Section in Charge.

4. Time and Energy. O. L. Rogers, Fort Wayne, Ind.

5. Viewpoint of the Supervisor. A. H. Steadman, Cincinnati, Ohio.

nati, Ohio.

6. Scratches, Digs and Spatters. V. M. Rubert, Poughkeepsie, N. Y.

Election of Officers.

DEC. 30, 1910—9 A. M.

1. What Knowledge of Bookkeeping Should Be Guaranteed by a Diploma? S. H. Goodyear, Cedar Rapids, Iowa.

2. How Far Should Technical Distinction Be Made in Bookkeeping? Rev. N. J. Corley, De Pere, Wis.

3. Is It Advisable To Teach Single Entry in Bookkeeping? L. L. Williams, Rochester, N. Y.

High School in Charge.

4. Progressive Evolution of Bookkeeping from Elementary Single Entry to Modern and Advanced Double Entry Methods. Charles H. Langer, Northwestern University School of Commerce, Chicago.



Auditorium Hotel.

Meeting Place of the Federation.

5. Cost Accounting. Prof. S. W. Gilman, Business Administration, University of Wisconsin.

6. To What Extent Should Rapid Calculation Be Taught, and What Attention Should Be Paid To Mental Arithmetic? G. H. Walks, Evansville, Ind.

Round Table.

NATIONAL PENMANSHIP TEACHERS' PROGRAM.

O. L. Rogers, Fort Wayne, Ind.

WEDNESDAY, DEC. 28th, 9 A. M.

President's Address. C. E. Doner, Beverly, Mass.

Report of Secretary. J. H. Bachtenkircher, Lafayette, Ind.

Report of Committees. New Business, etc.

Problems of Penmanship in a Business College. G. G. Kreighbaum, Ypsilanti, Mich.

The Teacher's Preparation for the Lesson. Julia Bender, Greensburg, Ind.

Ornamental Writing. J. A. Snyder, Big Rapids, Mich.

The Teacher and Supervisor. F. F. Mushrush, Lakewood, Ohio.

Five Minute Messages.

C. W. Ransom, Kansas City, Mo.

C. P. Zaner, Columbus, Ohio.

Miss Anna S. Carpenter, Louisville, Ky.

J. W. Lampman, Omaha, Neb.

F. B. Courtney, Cedar Rapids, Iowa.

THURSDAY, DEC. 29th, 9 A. M.

Union Meeting with the Business Teachers' Section.
The following teachers from the Penmanship Section will appear on the program:

O. L. Rogers, Fort Wayne, Ind. Time and Energy.
A. H. Steadman, Cincinnati, Ohio. Viewpoint of the Supervisor.
V. M. Rubert, Poughkeepsie, N. Y. Scratches, Digs and Spatters.

FRIDAY, DEC. 30th, 9 A. M.

Talk. A. N. Palmer, New York City.
Health and Penmanship. V. E. Madray, Benton Harbor, Mich.
Public School Writing Needs. Geo. A. Race, Bay City, Mich.

Five Minute Topics.

C. A. Faust, Chicago, Ill.
S. E. Leslie, Poughkeepsie, N. Y.
T. A. Hopper, Ishpeming, Mich.
E. A. Zartman, Omaha, Neb.
Penmanship Demonstrations by the leading penmen.

Election of Officers.

HIGH SCHOOL COMMERCIAL TEACHERS' PROGRAM.

WEDNESDAY, DEC. 28, 1910, 9 A. M.

1. President's Address
2. Secretary's Report
3. Committees' Reports and Appointments.
4. Shorthand.
5. Typewriting—How and What. H. C. Spillman, New York City.
6. Penmanship in High Schools. A. N. Palmer, New York City.
7. Commercial Law.

THURSDAY, DEC. 29, 1910, 9 A. M.

1. Address. Prin. Wm. B. Owen, Chicago Normal School.
2. Commercial Geography. L. C. Rusmisl, St. Joseph, Mo.
3. Economics in High Schools.
4. Election of New Officers and other necessary business.

FRIDAY, DEC. 30, 1910, 9 A. M.

Joint Meeting with the Business Association.

- 1, 2 and 3 of the Business Association Program.
4. Progressive Evolution of Bookkeeping from Elementary Single Entry to Modern and Advanced Double Entry Methods. Charles H. Langer, Northwestern University School of Commerce, Chicago, Ill.
5. Cost Accounting. Prof. S. W. Gilman, Business Administration, University of Wisconsin.
- N. B. Round-table discussions at end of each day's program, if time permits.

SHORTHAND TEACHERS' PROGRAM.

WEDNESDAY, DEC. 23, 1910, 9 A. M.

Training for Speed in Shorthand. (Eight-minute Talks.)

- a. Value of Movement Drills. S. A. Bohlinger, Chicago, Ill.
- b. Building Up Vocabulary. C. A. Balcomb, Cleveland, Ohio.
- c. Drills on Repeated Matter. W. E. McDermut, Chicago, Ill.
- d. Importance of Maintaining Accuracy. Miss Kittie Dixon, Chicago, Ill.

Discussion. (Speakers Limited to Three Minutes.)
Getting Results in Spelling. Miss Emma H. Hagenstein, Cedar Rapids, Iowa.

Discussion. (Speakers Limited to Three Minutes.)
Model Office Training. An Open Discussion. (Speakers Limited to Five Minutes.) Timekeeper: Miss Jessie F. Wyant, Waterloo, Iowa.

THURSDAY, DEC. 29, 1910, 9 A. M.

A Day's Work of a Dictation Class. F. M. Van Antwerp, Louisville, Ky.

Discussion. (Speakers Limited to Three Minutes.)

Correction of Transcripts. A. N. Hiron, Gary, Ind.

Discussion. (Speakers Limited to Three Minutes.)

English That Students Like. Miss Kate Browning, Evansville, Ind.

Discussion. (Speakers Limited to Three Minutes.) Timekeeper: Miss Hattie Cook, Cedar Rapids, Iowa.

Business Meeting.

Election of Officers.

FRIDAY, DEC. 30, 1910, 9 A. M.

The Importance of a Right Beginning in Typewriting. D. L. Hodson, Chicago, Ill.

Discussion. (Speakers Limited to Three Minutes.)

Training for Speed in Typewriting. An Open Discussion. (Speakers Limited to Five Minutes.)

Placing Students in Positions. Ione C. Duffy, Omaha, Neb.

Discussion. (Speakers Limited to Three Minutes.)

Methods of Arousing and Maintaining Enthusiasm. Miss Gertrude O. Hunnicutt, Evansville, Ind.

Discussion. (Speakers Limited to Three Minutes.) Timekeeper: Mrs. C. A. Munson, Waukegan, Ill.

THE MISSOURI VALLEY TEACHERS' MEETING.

The fourth annual convention of the Missouri Valley Commercial Teachers' Association will be held in the rooms of Dougherty's Business College, Topeka, Nov. 25-26, 1910.

Following is the program:

FRIDAY, NOV. 25.

Enrollment of Members.

Report of Secretary.

Address of Welcome by Governor W. R. Stubbs.

Response by L. C. Rusmisl, Central High School, St. Joseph, Mo.

Report of Secretary.

President's Address.

Symposium, "How I Teach Spelling."—Two-minute talks by ten teachers.

After luncheon the Convention will take a sight-seeing trip as the guests of the Remington Typewriter Company.

"Wherein is Bookkeeping as Taught To-day Deficient?"—B. F. Hart, Westport High School, Kansas City, Mo.

Discussion by Authors of Bookkeeping Textbooks.

Development of Rapid Calculation:

Addition—M. B. Wallace, Central High School, St. Joseph, Mo.

Bank Discount—T. E. Talmadge, Central High School, Kansas City, Mo.

Billing—J. C. Howell, High School, Wichita, Kansas.

Demonstration in Rapid Calculation, by a class from the Wichita Business College.

Contest in Rapid Calculation by Students.

Award of Medal for Best Work.

Banquet at the Hotel Throop, in the evening, given by the Remington Typewriter Company.

SATURDAY, NOV. 26.

Penmanship Harmonium:

F. W. Tamblin, Kansas City, Mo.

A. L. Peer, Tonkawa, Okla.

J. L. Drake, Nickerson, Kansas.

L. H. Hausam, Hutchinson, Kansas.

"Practical Penmanship—Teaching Ideas and Methods and Result-Getting Plans," A. L. Peer, University Preparatory School, Tonkawa, Okla.

Discussion.

"The Preparation of Stenographers, from the Teachers' Standpoint," J. C. Conard, Salt City Business College, Hutchinson, Kansas.

Symposium: "How I Would Train a Stenographer," by employers:

F. D. Coburn, Secretary Kansas State Board of Agriculture.

H. B. Lautz, Assistant to the General Manager of the Santa Fe Railway.

Judge Clark A. Smith, Associate Justice of the Kansas Supreme Court.

Scott Hopkins, Vice-President of the Prudential Savings Bank, Topeka.

Capt. J. G. Waters, attorney at law.

"Actual Office Work under the Supervision of the Teacher," E. R. Corbin, Dougherty's Business College, Topeka.

Discussion of the Foregoing Three Numbers.

Demonstrations by Various Typewriter Operators.

Contest against Time by Five Fastest Typewriter Operators in the World.

Special Speed Demonstration by Miss Rose Fritz.

"The Psychological Aspect of Typewriting," Harold H. Smith.

"The Recent Development of Typewriting," C. V. Oden.

"Does Law Have a Place in a Commercial Training?"

W. R. Arthur, Dean Washburn College School of Law, Topeka.

One feature of the program which will please most of the teachers is the provision it makes for a general discussion of subjects of interest to them.

The display of office appliances, which will include some new devices of special interest, and the speed demonstrations by expert typewriter operators, will be of great value to all school people and should be regarded as a real contribution by the various companies to the program.

The Managers' Association will furnish four addresses that will prove of immense inspirational and practical value, and after the banquet there will be a strong address by a man with a message.

The "Pennmanship Harmonium" will be something in the nature of a pleasing surprise.

Five or more fastest typewriter operators in the world are promised, and this feature will outdo that of our last convention, which attracted so much interest.

The practical suggestions from employers, with ideas regarding the training of stenographers, will be worth while and likely to set teachers to thinking, at least.

Be on hand for the first session, planning to attend every session throughout, so as to miss none of the good things to be presented.

THE TEACHING OF COMMERCIAL ARITHMETIC.

By James E. Downey.

Head Master High School of Commerce, Boston, Mass.



EACHERS in commercial subjects in general have a great responsibility on their shoulders at the present stage of educational evolution; and this responsibility seems to rest upon the teachers of commercial arithmetic more than it does upon the teachers of any other subject. The public is demanding and has a right to demand the incorporation of such material into the curriculum as will best prepare the boys for life; it is the duty of the educators to furnish such material as will do what the public demands and will also do for the pupil that which they, as educators, know ought to be done. In other words, the teacher of commercial arithmetic must choose material which will not only train but also educate.

The present teachers of commercial arithmetic have had much done for them by the professional writers of the past; and the pioneer work that has been done by some of our present co-workers has been such as to perpetually endear their professional memory to us. The work and ideas which they have provided us with, however, have been the exponent of things existing and things that have existed. The trend of affairs in the educational field demands, more and more of the same kind of pioneer work. Who is to do this work except those who are daily in the midst of the work? The number of workers in this particular field of education is increasing rapidly. These new workers must be encouraged to take up the work both as a science and as an art. All in a true professional spirit ought to give the educational world the benefit of successful experiment. The word of any new good piece of work ought to be passed along. If each one will thus unselfishly pull with his co-workers in other schools and cities, the material for our commercial arithmetic work will be greatly enriched. To borrow a slogan from college days, "We must use our traditions of the past as guiding posts and not as hitching posts."

In the hope that a few ideas which we have found helpful to us in our work may be of some value to others, I will take advantage of the courtesy of THE JOURNAL to present them in more or less detail.

(Mr. Downey has prepared for THE JOURNAL a series of original problems which cannot help but prove very suggestive and useful to teachers of arithmetic.)

Like the flight of an eagle, THE JOURNAL shall soar
And touch the high peaks it has not reached before;
It has sought the best writers, from far and from near,
But the price is the same—one dollar a year.

NEW BOOKS.

PRACTICAL PHONOGRAPHY, by L. H. Packard. S. S. Packard, Publisher, New York. Cloth, 233 pp.

Munson phonography has been so long before the public that its place is assured, and this revised and amplified edition of the "Lessons in Munson Phonography," written by Mrs. L. H. Packard, under the personal supervision of James E. Munson, in 1886, will be received by a large number of Munson writers as an old friend in a new dress. The improvements made in the system as the need for them has become apparent, makes the revised edition timely and necessary. Every idea embodied in the work has been tested by reporters and teachers, and only the fittest has been permitted to survive. The author has introduced sentence reading and writing from the very beginning, and the word signs and contractions are taken up a few at a time in such a way that the pupil almost unconsciously familiarizes himself with these necessary but sometimes troublesome aids to rapid writing. Thirty-four pages of beautifully written shorthand in the reading exercises at the end of the book will be appreciated by the pupil when he advances so far as to be able to comprehend them.

HOW TO MAKE A LIVING, by L. H. Packard. S. S. Packard, Publisher, New York. Cloth, 136 pages.

A Reading Book in Munson Phonography, designed to follow immediately after the study of the Text Book. It is a condensation of certain articles written by Geo. Cary Eggleston when editorially writing for an household paper, and dealing with such questions as: The Value of Money, The Duty and Danger of Making Money, The Choice of a Business, How to Live on Your Income, Insurance, etc. The shorthand is engraved in uncommonly large characters, and in simple outlines.

SELECTIONS FROM LINCOLN'S SPEECHES AND LETTERS, arranged by Bertha Crocker. S. S. Packard, Publisher, New York. 128 pages.

This is a fine volume of the "Packard Series of Munson Phonography," written in accurate Munson outlines, and well adapted to be an advanced Reading Book for all Munson phonographers. The Speeches are well-chosen selections from Abraham Lincoln's masterpieces of public address, including his Farewell at Springfield, his First Inaugural, his Gettysburg address, etc., and remarkable letters to his generals and certain leading politicians. A valuable work indeed.

THE HISTORY OF THE TYPEWRITER, by Geo. Carl Mares. London, England. Guilbert Pitman, 85, Fleet St., E. C. This volume of 318 pages is the most complete work on the Origin, Rise and Development of the Writing Machine ever published in our language. We have not seen the French work, but know it to be of high value. Mr. Mares gives an account of 452 typewriting machines, as per the Index, detailing in various chapters The Early History of the Typewriter; the Principles of the Typewriter, parts, objects and work; Machines with the Carriage on Top, Machines with the Carriage at the Rear, Machines with Carriage Placed Centrally, Electrical Machines, Shorthand Machines, Machines for the Blind, Front Strike Machines, One-hand Machines, etc., etc., an exhaustive unfolding of the entire history of the typewriter. The book is printed on excellent paper in fine style, and is illustrated with two hundred and nineteen excellent engravings of the several machines which he describes. The work is readable in the extreme, being fascinating both to the typist and the one most ignorant of the typewriting processes. This superior volume ought to find a large sale in America as well as in Europe. Mr. Mares is also the author of "The Art of Typewriting," "How to Do More Business," "Advertising That Tells," "A Dictionary of Contractions," etc.

Mr. Mares is not unknown to many of our American shorthand Typewriter users, as he has visited the States nearly twenty times in very recent years.

A REMINGTON GOES TO THE COAST WITH COL. ROOSEVELT.

A No. 10 Remington Typewriter was taken to the Coast by Col. Roosevelt upon his recent western trip. This machine was secured from the Cleveland Remington office, being delivered by that office upon the Colonel's train at his request.

Remington Typewriters began to serve Col. Roosevelt when he was making his first presidential campaign and they have continued to serve him ever since. The typewriter equipment of the White House was exclusively Remington throughout his term as president. When he was touring Europe he was accompanied by a No. 10 Remington and when he returned to America a new Model 10 Remington was one of his first purchases.

Department of Business Education

Conducted by F. G. NICHOLS

State Inspector of Business Education, Albany, N. Y.



One knows the excellent quality of work which our business schools are doing better than I do. No one appreciates more the advantages which business school teachers have over high school teachers in certain ways. No one understands the hindrances in the way of our work in the high school better than I do. I must confess, however, that I am considerably surprised when my mail brings me such statements as this: "That standard might be all right for a business school, but we cannot measure up to it in a high school."

Do you believe we cannot fit boys and girls thoroughly for positions in the commercial departments of our high schools? Do you know that the teachers in the business schools are prone to say "If I had your opportunity, what couldn't I do with my boys and girls?" Complaints like these are the result of envy or dissatisfaction with our conditions for work in some cases; in others they may be an excuse for apparent failure to get the results we had a right to expect. As teachers you have ideals and you all feel at times that you are falling far short of what you had aimed at. In the success of your boys and girls you have the best answer to the question you are continually asking yourself, "Am I accomplishing anything?"

Now to get back to the subject I started out to discuss with you. "They do intensive work," is the usual comment of the high school teacher when referring to his business school contemporary. "We are forced to adopt a sort of make and break method in our courses." We all recognize the advantage of this intensity idea and in New York State we are going to encourage a little more of it, as some of our subjects which have been taught on the alternative day plan may now be given daily for a semester.

The increasing difficulty of getting teachers to stay in the business school would seem to indicate that there are some advantages which you high school teachers have over your business school neighbor.

How about your students? All those who enter high school have practically the same preliminary training. They are all about the same age when they enter, comparatively speaking. They take the commercial course from choice the same as they would if they entered a business school; they are seldom forced into it. On the other hand, business school students are usually of various ages from fourteen to forty. Their preparation ranges from a few winters in district school to college graduation; classification is difficult except in the largest schools.

How about the demands made upon the teacher? From 8 or 8:30 to 5 or 5:30 in the one case and from 9 to 2:30 in the other. Eleven or eleven and one-half months are demanded of the business school teacher, and only nine or nine and one-half of the high school teacher. Summer vacations for rest, travel, study, etc. Night work from six to twelve months in the private school and none in the public school except when desired by the teacher, and then extra pay.

How about your method of instruction? Your pupils enter school and take up their work at the same time. They progress together throughout the course, those who fail tak-

ing the work over the next year. You can use the individual method when it seems best, but on the other hand you always have your pupils together and properly graded for class work when this seems to be the proper plan. In business schools every week, and in some cases every day, brings its new group and consequent increase of classes. With the exception of shorthand, business writing and bookkeeping, the classes come on alternate days even in these "intensive" schools.

It is also true that pupils in business schools object to being held back even when thoroughness in the work requires it. Every day means tuition and they are over-anxious to get to earning. In the high school we have time to do over whatever needs to be done again, without being open to the false criticism of holding students up for more tuition.

Let me repeat my firm belief that no schools in America are doing more efficient work in their line than the business school. No group of teachers anywhere in the world is more painstaking, conscientious, and efficient than those in this class of schools. No body of students in any kind of school or college is more earnest and studious than those in our commercial schools. There are some real advantages which the private business school has over the high school. Fifty or more years of experience count for something; unity of purpose; absolute control of their pupils' time; dependence upon their good name for continued success; the tendency on the part of their pupils to work hard for what they get since they have to pay for it. These are all important considerations. Each school has its advantages, but on the whole can you high school commercial teachers afford to throw up your hands and exclaim: "They may do it, but we can't?"

Now I hope you will not think that I do not understand the difference in aim and purpose of these schools. The commercial school is concerned almost entirely with the practical side of education. The high school is not, on the other hand, concerned only with the disciplinary side, but is also intensely interested in the practical side. Culture and mental development through practical training and some purely academic work, is what, in my judgment, we must stand for. We believe our students are broad-minded, good thinkers, and on the whole quite as well educated in the best sense of the term as are those in other courses, but they are also trained to *do* as well as educated to *be*. We cannot afford to put our work on a purely academic basis any more than we can afford to ignore the cultural side entirely.

Some of our educators seem to be afraid to admit that a high school should train for a position. They fail to realize that an education is none the less valuable because it can be used. Our commercial courses must fit pupils to perform the duties of desirable positions, but they must do more, they must educate for citizenship and we know the two ideas are not incompatible.

I do not believe my correspondent quoted above intends to say that we cannot reach any standard set by the best business schools in the training of boys and girls for positions in which they may make a beginning in life with every prospect of ultimate success.

SOLICITORS.

By J. C. Walker, Secretary National Commercial Teachers' Federation.



HERE is much difference of opinion among school men as to the propriety and also as to the financial profit of employing solicitors who shall go about among the people soliciting patronage for private schools. Many school men take the position that it is beneath the dignity of educational institutions to secure business in this way, some even claiming that it is dishonest.

Other school men believe it is perfectly legitimate thus to secure students for their school, and that it is impossible to secure all of the patronage that should be secured for their institution without employing this method.

That the employment of a certain class of solicitors is highly objectionable will be admitted by every honest and conscientious school man. The professional solicitor who goes into a town and canvasses from door to door, making contracts for attendance at school of any and all, without reference to age, color, or previous education, and solicits business only for the purpose of securing commissions, has done the cause of commercial education and the private commercial schools of the country an irreparable injury.

On the other hand there are certain schools in the country that employ men to represent them in the field—men who understand the course of study in the school and know very well what the school can, and what it can not do. These men are instructed by the proprietors of the schools to adhere strictly to the truth in making claims for the school, not allowing them to over-state the facts regarding the possibility of securing employment for the graduates of the school, or to paint in too rosy a hue the bright future for every boy and girl that is so fortunate as to graduate therefrom. They are required to go about in a dignified and business-like manner, soliciting such pupils as the proprietors of the school feel that they can train with credit to the school and profit to the student.

In our opinion such soliciting is perfectly legitimate, does not in any way lower the dignity of the school, and is just as honest and legitimate as to have young people come to the school office and there tell them the same things that would be told them by the solicitor, if he called at their home.

The present day method of doing business is not to sit in your office and wait for business to come to you, but to go into the highways and byways and through the medium of courteous and efficient salesmen secure business, that otherwise would either go to a competitor or be lost entirely. Since business schools are teaching business, it is not more undignified for them to have their representatives call on prospective patrons of their school, than it is for the wholesale house to have its representatives stop at the corner grocery and secure an order for goods that might otherwise have been given to a competitor, or that would at least have compelled the proprietor of the grocery to write a letter or make a visit to the wholesale house.

Business as a rule goes only where it is invited and stays only where it is well treated, and this is just as true of the commercial school business as of any other.

Whether employing solicitors is the best and cheapest method of securing students for a school is another question. It is certainly an expensive method, and it is our opinion that in many places, especially the smaller cities and the country districts, there may be a cheaper and better way.

Very few schools have a carefully planned follow-up system of letters and advertising, such as are used by the most successful business houses, and we believe such a follow-up

system, carefully planned and carried out, would produce greater results for the amount of money expended than would be produced by investing the same amount of money in solicitors. We do not believe, however, that the latter method is any more dignified than the former.

In many of the larger cities the people are educated to expect that they will be solicited for the various schools operating in their city, and it would be rather more than we should expect if a school secured any large amount of patronage in a city so educated without resorting to this method of securing business. Men from different sections of the country and the men from the larger cities and smaller towns and rural districts will continue to disagree on this subject. All will agree, however, that it is a costly method of getting business, and that *other schools* employ solicitors whose work is dishonest and disreputable.

You may be sure of one thing, and that is that if solicitors continue to do dishonest and disreputable work, the schools by whom they are employed are responsible. Other business establishments do not send out representatives and allow them to continue to make untruthful and dishonest statements, neither do they allow them to belittle their competitors in business. Sticking a little more closely to business customs in this matter will be profitable to the schools and will, at the same time, do away with much of the criticism that has been made upon this method of securing patronage.

THE WAY THEY READ IT.

The handwriting of Horace Greeley was something to inspire awe in the beholder. Mr. Greeley undoubtedly was the great master of illegibility. It was to him the compositor averred that if Belshazzar had seen his handwriting on the wall he would have had cause to be terrified.

In response to an invitation to attend a gathering of newspaper men on one occasion, Mr. Greeley wrote: "With a weight of years, I feel obliged to decline any invitation that takes me a day's journey from home," and this is all they could make of it: "If eels are blighted, dig them early. Any insinuation that brick ovens are dangerous to hams gives me horrors."

CAN STUDY FORGERY BY NERVOUS STROKES MADE.

A new means of detecting forgery is promised by Dr. Lindsay Johnson, a London ophthalmic surgeon and author of many scientific works, who has just elaborated a new theory with regard to individuality in writing.

He maintains that in certain diseases a person's pulse beats are individual, and that no one suffering from any such diseases can control, even for a brief space of time, the frequency or peculiar irregularities of his heart's action, as shown by a chart recording his pulsation. Such a chart is obtained for medical purposes by means of a sphygmograph, an instrument fitted to the patient's wrist and supplied with a needle, which automatically records on a prepared sheet of paper the peculiar force and frequency of the pulsation.

Dr. Lindsay Johnson holds the opinion that the pen in the hand of a writer serves in a modified degree the same end as the sphygmograph and that in a person's handwriting one can see by projecting the letters, greatly magnified, on a screen the scarcely perceptible turns and quivers made in the lines of the spontaneous action of that person's peculiar pulsation.

To prove this the doctor carried out an experiment at Charing Cross Hospital. At his request a number of patients suffering from heart and kidney diseases wrote the Lord's Prayer in their ordinary handwriting. The different manuscripts were then taken and examined microscopically. By throwing them, highly magnified, on a screen, the jerks or involuntary motions due to the patient's peculiar pulsations were distinctly visible.

The handwriting of persons in normal health, says Dr. Lindsay Johnson, does not always show their pulse beats. What one can say, however, is that when a document purporting to be written by a certain person contains traces of pulse beats and the normal handwriting of that person does not show them, then clearly the document is a forgery.



PUBLIC SCHOOL DEPARTMENT

Conducted by Harry Houston
Supervisor of Penmanship, New Haven, Conn.



SUPERVISION.

GEORGE K. POST,
Supervisor Penmanship, Bridgeport, Conn.



R. HOUSTON has asked me to tell something of our method of teaching penmanship in the public schools of Bridgeport. I will write on the supervision of the work, giving only the broadest outline, as it is impossible to go into details in the space allowed for this article.

In order that my readers may better understand, it is necessary to give a few statistics in the beginning. There are, in Bridgeport, twenty-five schools, three hundred and fifteen rooms, three hundred and thirty teachers, thirteen thousand four hundred pupils, and five supervisors. Each supervisor must crowd his instructions for each room into a short fifteen-minute period (even then it takes five weeks to visit all of the rooms). The work must be planned with the teacher, a model lesson placed on the board and, generally, a model lesson must be given to the class, all in the fifteen-minute period.

After you have read the above paragraph you will realize how difficult it is to obtain satisfactory results from any system of penmanship.

The teachers in Bridgeport are supplied with manuals, or budgets, on the course of writing to be taught during the year. Each teacher is requested to prepare the lesson in advance, but this is not a requirement. And, right here, it seems well to state that, in my opinion, the reason why we supervisors are having so much difficulty in obtaining good results in writing is because the teachers, in the majority of cases, are not required by the boards of education to prepare themselves to teach the subject. A teacher who is unmusical is excused from teaching music in the grades, but a teacher who can hardly write her name legibly, and seldom, if ever, assumes correct writing position, is required to teach penmanship. The blame does not lie with our teachers, but with our educational requirements. I quote from a leading journal of penmanship which bears directly on my statements: "The skillfully conducted lesson of fifteen or twenty minutes' duration will amount to practically nothing unless followed by correct posture, and correct use of movement in spelling, composition work, examinations, and written tests of all kinds. Unless the grade teacher, who is with her pupils constantly, writes as she wants her pupils to write, continually demonstrating good posture, good movement, and good movement application, and unless she is competent logically and progressively to lead her pupils in the right way, the efforts of the most skillful teacher of penmanship in America, acting as supervisor, will result in chaos, and lead directly to unsatisfactory results."

To return to the work in Bridgeport—the first and second grade teachers are supplied with printed instructions for each week's work, to be supplemented, from time to time, with lessons from the board, which are written by the supervisor. The main object in Grade One is to secure position, relaxation of muscles, and movement. Form will readily come when these three essentials are mastered. In this grade the pupil uses a large pencil with a soft lead and a rather coarse, unruled paper. During the second semester of the first year the exercises which have been mastered during the first part of the year are developed into the simplest letter forms.

In Grade Two, both semesters, the lessons lead from these letter forms through capitals, small letters, and simple word forms to the simplest sentences. A few lessons on figures are also given that the daily number work may not be handicapped. In Grade Two we use the Eagle Scholastic Pencil and a wide-ruled paper of smooth quality.

The pupil of Grade Three is, in my opinion, at one of the most decisive points in the development of a writer. He is well able to use pen and ink if he is instructed properly and very carefully regarding the correct holding, slant, and position of his pen. It seems necessary to make another beginning, for if any step of his progress, at this critical pen-introducing point, is slighted his development in writing is handicapped to just the degree of the omission. The pen is another and stranger vehicle by which his writing must progress, and in order that he become well acquainted with it it is necessary for him to review all of the old exercises thoroughly before attempting new work. This review may take four or six weeks. The regular, advanced lessons for Third

Grade pupils is the study of word forms, simple sentences, and figures.

In Grades Four, Five and Six the writing lessons become more and more difficult, not so much in the amount of work to be done as in the requirements on position, movement and form. From short three or four word sentences in the Fourth Grade, containing only the simplest letters, to long sentences and quotations in the Sixth Grade, containing any and all letters, the work gradually reaches the final polishing stage.

Grades Seven and Eight are what might be called polishing or finishing grades. The pupils in Grade Seven are reviewed on all forms, exercises, figures, word studies, and sentence building. They are also given short oral or written tests on the theory of writing.

During the last school year the pupils are given more or less individual instruction on the part of the penmanship course most needed. They are also encouraged to work for the penmanship awards offered by the different business journals.

It is absolutely necessary that all written work be done with the same freedom of movement and relaxation of muscles that is used during the writing lesson. In correlating movement and form during the transition stage it is important that teachers insist on correct posture and right movement. Failure to do this will result in wasted practice, for no amount of practice without correct position and movement will enable the pupil to become anything but a scribbler.

I cannot finish without a word in regard to the future. We expect to have periodical teachers' meetings, writing contests between grades and schools, and public writing exhibits. We are going to form a large penmanship club. We expect to have two seven-minute periods in Grade One, instead of one fifteen-minute period. We are going to give a prize silver cup to the school making the most improvement in writing during the year.

To sum it all up, we are planning a big year in Bridgeport. Yes, the biggest year we've ever had. We are going to make each vital moment count for one step of progress toward our final goal—legible, rapid, muscular movement writing.

? QUESTION BOX ?

Subscribers are invited to send to this department any questions which they deem of sufficient interest to the profession to merit publication of an answer to the same.

In the August issue several questions were asked in this department regarding the supervisor's work. The following answers have been received from Miss Cornelia Koch, Supervisor, Evansville, Ind., Schools:

Answers.

1. In the Evansville, Ind., Schools, ink is introduced in the 3 B grade.
2. Arm movement really begins in the first grade. Very little seat work is done, mostly blackboard.
3. Beginners start by taking the rolling motion and push and pull without a pen; then with a dry pen; then with very little ink on pen.
4. From the 3 B up all grades use the ordinary tablet paper—three-eighths inch ruling.
5. Contests in writing among members of the same school or between schools arouse much interest and enthusiasm.
6. In grades 3 and 4, twenty minutes a day is devoted to penmanship practice. From the 5th grade through the 8th, twenty-five minutes three times a week. This is not enough time, but is all that is allotted.
7. The blackboard is used freely by both pupil and teacher.

In this country, where 90 per cent. of the people are trying to push ahead, where they are racing to get in advance of the other 10 per cent., it is up to those in the rear to try to equal them by using their mental and physical ability. The country has no patience with those who are discontented and abnormal. The applause is for the man in front. The man who attains power and keeps it deserves his success. Carping and complaining will not advance the man in the rear. He must put his best foot forward and try his hardest."—*Speaker Cannon on his seventy-third birthday.*

FRESH BUSINESS LITERATURE.



OUR first exclamation on opening the envelope and gazing at the *Minneapolis Business College Prospectus* was, "How can they afford it?" In a most captivating cover of imitation birch-bark, light-gray color, the following fly-leaf being imported Japan paper with beautiful, artistic leaf-work wrought in the texture, we find the *College Prospectus* printed in superb style, as should be the catalogue of "The Leading Business College of the Northwest." The interior of this sumptuous volume gives a most fascinating presentation of what may be done, is done, and will be done for each and every applicant at this institution. We need not say that D. C. Rugg, the President, is conducting his school in a wide-awake manner, and doing things.

And here is another! The catalogue of the Detroit, Mich., Business Institute, which entitles itself, "The School of Modern Methods." The school occupies a large, three-story building, open to light and air on all sides. It is under the supervision of Lewis Cass Rauch, who is aided by a faculty of thirteen teachers and others. In the great city of Detroit there must be thousands of young people who aspire for such an education as this catalogue offers, and looking through this large catalogue we see evidences that the offer is accepted generously. The Graham and Gregg systems of shorthand are taught side by side. Mimeographing, tabulating, multigraphing are but a part of the curriculum. 125 typewriters are used in the school, and properly qualified students do public stenographic work at the institute. Nearly 1000 members were registered the past year.

The Blair Business College, Spokane, Wash., in its 13th year Catalogue, comes to our table. It is one of the largest and finest we have ever seen, with over fifty pages crammed with the "meat of the school life." Messrs. H. C. Blair and H. M. Blair are up-to-date and almost beyond it; in fact they are not living for the past years but the coming ones. These, with seven superintendents and instructors, are building up character, business knowledge, practical ability, quickened energy, and preparing a vast number of neophytes for business success in life. The illustrations in the book are certainly captivating, and we almost feel to "go west" and land at Blair's Institute in Spokane. Alas, it's too late for us.

And still they come, and Coleman's National Business College Catalogue comes to our desk. Newark, N. J., has the honor of having the Coleman. For forty-nine years this Business School has been doing its marvelous work, outlasting scores and hundreds of similar schools all over the land. Multitudes of the business men of Newark and the Oranges, and elsewhere have made their "best hit," as they say, by registering at Coleman's. It claims to be the "strongest, largest and oldest Business School in New Jersey." We knew Henry Coleman well, true, gentle, tender-hearted, wise, progressive, capable, active till the last. He lies buried, but chiefly in the hearts of his old-time students. But in his chair, as the competent Director of Coleman's, is the gifted L. C. Horton, with whom are engaged ten capable assistants. This is a school of achievement, well-known and honored.

And again a beautiful Catalogue looks us in the face. The Mosher-Lampman Business College, Omaha, Neb., presents to us its compliments. On several of its pages we see specimens of as good work as ever came under our examination. The Catalogue is not of specially large size but its fully crowded pages offer the possible student wisdom, strength and efficiency in its corps of instructors and practically developed faculties. This is the home school of the Mosher System of Shorthand, and superior results are claimed for this Omaha school, largely through this fact.

The LeMaster Business Institute, Orange, N. J., under the Direction of Charles A. LeMaster, is one of the surprises of the day, in that inside of two years it has grown to be one of the very best and most numerously attended Business Schools of any City near New York City. A faculty of six co-labor with Mr. LeMaster in making the great success of this school. Two of the "featured" departments of the school are The Private Secretary Course and The Law Reporters' Course, worthy of adoption in schools of other cities. All the several departments of the true Business Courses are provided, under the best instructors.

The land of "wooden nutmegs" has colleges, Academies and business schools galore. The Bridgeport Business College, Bridgeport, Conn., is one of the truly progressive schools of the State, as is evident by the facts, theories and principles outlined in its recent catalogue. Roger S. Cunningham is fortunate in his location and in his success.

Volume I, No. 1, of the Bulletin of Ellsworth College, Iowa Falls, Ia., reaches our table. Fine looking young faces look out at us from its well-printed pages. The central location of the College gives it desirable influence and clientele. The large faculty, co-operating with Ido Franklin Meyer, the President, have all possible opportunities for large results.

Anthony, Kansas, with the Anthony Business College, are to be congratulated. The institution appeals to hundreds of young people, and evidently has a large answer to its worthy appeal. W. A. Botts is the Principal of the Commercial Department, and we wish him the widest success.

The Steward & Large Business Institute, Trenton, N. J., sends out a 24 page pamphlet full of information and testimonials concerning their well-known business school. Employing eleven instructors it furnishes commercial, stenographic and civil service courses, and has a large number of students enjoying their privileges.

The Capital Commercial School, Albany, N. Y., publishes a Catalogue of thirty neatly printed pages of information. The sub-title is "The Worthwhile School." D. A. Casey shows great enterprise in the management of this well-known school, and the testimonials (illustrated by cuts) of graduates testify to the superior work accomplished under the direction of capable and careful teachers.

Clinton Business College, Clinton, Iowa, sends us a finely printed and beautifully illustrated catalogue of this flourishing institution. We shall never forget the trip we made from Chicago to Clinton, Iowa, in 1898, and that we were then told that only eight years before the town itself had been laid out in a corn-field. We saw it as a bustling, thriving town then: had a grand New England dinner of baked beans, and looked over the entire town in one day. And now here comes this Catalogue of the Business College. What changes! What development! What enterprise! We would like to "drop in" and greet Messrs. Heflin and Hill, and give them our cordial best wishes.

Here we are, at the Arkansas City Business College, Arkansas City, Kas. The citizens of this city evidently take stock in this school, and show it in very practical ways. The Catalogue before us evidences this in several ways. The faculty and the instruction plans are excellent.

Athens, W. Va., enjoys its Athens Business College, which "teaches the boys that which they will practice when they become men." T. G. Little is the Principal, who, with his assistants, brings to a fine corps of young people the best possible helps for quickening mental activity and hand dexterity, thereby fitting them for the world's business spheres.

Milwaukee is not the home of one item well known, but of many other things, among which is the Badger State Business College, directed by the facile hand of J. C. Strassburger. May his shadow never be less.

When the Monarch looks at you, you must bow your head. We do. Large illustrated circulars of the Monarch Visible Wide Carriage Typewriters and the Monarch Visible Billing and Accounting Machines look upon us as we sit in peaceful subjection before them. When two Monarchs nod at us, what shall we do? Well, say to them, "You are good fellows. Go out and tell your story, and tell it well." They have gone.

Friends, read this: O Stenographo Illustrado, Revista mensal de Tachygraphia e Dactylographia. Do you make that out good reader? Well, it's the title of the second number of the Shorthand and Typewriting Magazine, published in Lisbon, Portugal, and represents the Shorthand system of Manoel Joaquim da Costa. Greetings, Brother, all hail fellow-worker.

The following school journals have reached us: Popular Education, Williams Business College, Milwaukee, Wis.; Hesser Business College, Manchester, N. H.; Carnegie College Bulletin, Rogers, Ohio; New England Business College Journal, Spencer, Mass.; the Review, Lawrence, Kans. Business College; Owosso, Mich., Business College Journal; Spencerian, Spencerian Business College, Louisville, Ky.; Everett Business College Quarterly, Everett, Wash.; Mountain State Business College Journal, Parkersburg, W. Va.; Profitable Education, Badger State Business College, Minneapolis, Minn.; Commerce Bulletin, New York University, New York City.

Booklets and other advertising matter received from Grand Trunk Business College, Edmonton, Alta.; School of Commerce, Cincinnati, Ohio; C. A. Faust, Chicago, Ill.; Deuent Publishing Co., Chicago, Ill.; W. M. Bowden, Jonesboro, Texas; H. B. Lehman, St. Louis, Mo.; C. & G. Merriam Co., Springfield, Mass.; International Review for Commercial Education, Berne, Switzerland, published in four languages.

TALKS TO YOUNG MEN.

By W. W. Bennett.

TALENT AND CHARACTER.

TALENT helps a man to obtain success, but it is character which secures it for him. A man will succeed with character and very little talent, and never succeed without character, whatever talent he may have at his disposal.

By character I mean honesty, steadiness of purpose, tact, perseverance, industry, sobriety, self-control, reliability and strict punctuality. The man who possesses these qualities need not leave his native land and try new countries to get a better chance in life; whatever he does, wherever he happens to be, he is bound to be successful, simply because he is wanted everywhere.

No one wants shrewdness without honesty, or diplomacy without sincerity.

When you are in the presence of a man who for many years has been a great success in life, take it for granted that you have before you a steady, sincere, honest and reliable man. Whatever he may possess is of no use to him unless that talent is the servant of his character, and you will find that this holds good, no matter what the pursuit in life of that man, whether he is a man of business, an employer or an employee, or a professional man, lawyer, doctor, journalist, artist, literary man, actor.

It is owing to the absence of character that great geniuses have been known to die in poorhouses. It is on account of their character that men with little talent have died millionaires, and most respected ones too.

It is not the cleverest boy of a class who is at the top; it is generally the one who has the strongest character. Of course, if he has both genius and character, he stands beyond competition. That goes without saying.

There is no luck in life. Luck is of our own making. Luck means rising at six in the morning, living on a dollar a day if you make two dollars, minding your own business and not meddling with other people's; luck means the hardships and privations which you have not hesitated to endure, the long nights that you have devoted to work; luck means the appointments you have never failed to keep, the trains you have never failed to catch; luck means trusting in God and in your resources, a religion whose motto is "Help yourself and Heaven will help you."

If you are successful all the social failures will howl at the top of their voices that you have always been lucky. You may certainly be lucky for a short time, but you cannot always be lucky any more than you can always be unlucky. The man who plays cards every day of his life will tell you at the end of the year that he has been lucky as many times as he has been unlucky. This is a mathematical law. The only way to be lucky at cards oftener than unlucky is to cheat; that is to say, to force your luck, to make it.

The same in life; the only way to be lucky—that is to say, successful—is to leave nothing to chance, but to work and work again; to inspire confidence in others by the strength and uprightness of your character; to make yourself indispensable by your reliability and your devotion to your calling, pleasant by your cheerfulness, respected for your honesty and sincerity; and always to bear in mind that what can be obtained once by tricky means can, as a rule, be obtained for ever and ever by honest ones.

WHERE ROLLS THE OREGON.



AWAY out in the Pacific Northwest, in far-away Oregon, there are people engaged in educational work who "do things" in the world besides conducting excellent schools. One of these is A. P. Armstrong, of Portland. Oregon claims him as a native son—and, of course, he was born and brought up on the farm. Mr. Armstrong insists on the "how well" of school work rather than the "how much," and is a steadfast believer in quality in everything. The literature sent out from the Portland Business College, of which he is principal, is always exceptionally good.



A. P. Armstrong.

As evidence of the standing of this man of affairs where he is best known, it may be said that he is a member of the Civil Service Commission of the City of Portland, and was appointed recently to fill a vacancy in the Oregon State Text Book Commission. The highly-important work of this last-mentioned body is the selection of books for use in the public schools of Oregon. Both positions are responsible, the latter especially so. The appointment of the principal of a private educational institution to aid in choosing text-books for use in the public schools of a state is a high compliment, and one of which the direct recipient and the profession at large should feel much pride. Mr. Armstrong has served two terms as superintendent of schools in his home county.

Mr. Armstrong is now in his fifty-fifth year, and is at the head of one of the most successful schools in this country. He is a graduate of the law department of the University of Oregon with a degree of LL. B., and has also been admitted to the bar of that state.

He began teaching at the age of seventeen. His early school days were marked by rapid mental development. His stronghold, however, was in the field of mathematics. Personally, he is a large, well-built man, weighing in the neighborhood of two hundred pounds. As a penman, he writes a strong business hand, and has always shown a great deal of interest in this department of commercial training.

It is safe to say, that never before has the influence of practical business school men been so marked in public education as it is at the present time. For many years the public educators held themselves aloof from the business school fraternity. Now they are anxious to learn of their ways. Business school men should be willing to meet them half way.

TALKS TO YOUNG WOMEN. By Mrs. Nina P. H. Noble.

THANKSGIVING.



MY DEAR GIRLS:

This is the glorious, cosmopolitan Thanksgiving month, when daughters "rise up and call their parents blessed;" when there is a feeling of worship and gratitude in their hearts to their Maker, that He in His goodness should spare the loved ones to them; and a feeling of real union with nature and the task it is the means of furnishing.

If there is any day in the year when one's life diverges from the narrow rut of business, it is on the last Thursday of November, which the State sets aside for purely clannish purposes, that relatives and friends may unite to count their blessings.

I am reminded of one short sentence in Genesis in which it is said of Isaac that he "builded an altar and pitched his tent and digged his well."

The three fundamental relations of the universe are there depicted, though in quite the reverse order of our modern times, for we would dig our well, build our tent and worship a god either spiritual or otherwise.

Man or woman of value to others is rated only as he or she bears himself or herself to nature, to mankind and to his or her Creator.

Unless you have an ideal for worship, a high standard of Being to copy; unless you have a knowledge not derived from books, that there is something higher in life than mere tawdry show, you are lacking in one of the qualifications of womanhood.

Unless you have someone dependent upon you for the courtesies of daily living, (by this I do not mean necessarily dependence in a financial sense), so that you may feel your life is not a mere passing into and out of this world, you are again missing some part of the world's plan.

Unless you have your task to do, no matter how meagre or how humble, you feel a roving disposition, an inclination toward discontent.

You must dig your well and do that with cheerful spirit and an intent to finish that which you began to the best of your ability. There is the play of inward stimulus, then, that will lead you to a network of possible paths of labor and accomplishment. The world abhors a shirker and sneers at a coward; but admires the doer of good deeds.

Thankful, indeed, should you be for the work to do; for not simply the love of the home, but the universal friendship of mankind that may abound in the tent of kindness you have erected; for some higher Power to rule your lives with the same harmony to which the music of the spheres accords.

"Life at best is but a mixture of a little good with much evil and a little pleasure with much pain; the beautiful is linked with the revolting; the trivial with the solemn; bathos with pathos; the commonplace with the sublime."

We should be thankful for this also, for we would find the days dreary if all were just alike. The annoyances of daily routine make the encouraging word more precious; the salary we have earned the more welcome because of our striving.

Let the gracious day of this season be one of all joy. Throw off the cloak of despondency, the covering of regrets and cynicism and be glad, "just be glad."

DRAWING.

BY VALENTINE SANDBERG.

The nose is, in many respects, the most prominent feature of the face. Students of physiognomy derive much pleasure in noticing the various types, while students of drawing enjoy equally as well the pastime of portraying these types. There are almost as many different shapes of noses as there are people, but some of the types are far more common than



others, and a few of these are shown in this article. The first sketches, of course, should be made in pencil, using a soft rubber for erasing and correcting lines. Practice drawing on a large scale in order that faults may be the more readily detected. Recently a young lady living in Brooklyn took an examination to enter one of the art institutes of the city. Among the directions given was one to the student to draw something of her own assignment. Not knowing what



else to do, she rested her left hand on the desk, and sketched that. Wasn't that an original thing to do? And how well she did it, too.

Reader, try drawing your own hand, also ask someone to pose for you. It will help you to learn how to see.

Are You So Careless?

A letter designed for a prominent banker of this city was sent from a Kentucky city, unsealed, containing two drafts for fifty dollars each. By some mistake in the postal delivery it was placed in the mail of one of our nearby publishers. There was no evidence that it had ever been sealed. Double carelessness of the mailer and the postman!

P. Carter
Wm. W. Carter
225 Main St. *Colby*

By A. W. Kimpson,
Kansas City, Mo.

WHERE WE GET THEM.

By Dr. W. D. Bridge.

Strawberries.

Fifty years ago nature never grew an edible strawberry. There was no such fruit for man as this delicious food now on our tables. There were little, sweet-flavored strawberries on the western plains, and elsewhere nature had planted large, hollow, tasteless strawberries, prolific but not good to eat. Scientists considering the variant qualities, by cross-fertilization developed our present luscious fruit. Thanks to science for same.

Navel Oranges.

One lone tree, now standing in front of the Hotel at Riverside, California, is the American progenitor of all the navel oranges in the market. You may very rightly suppose that it is tended and guarded with the utmost care. In December, 1873, Mr. L. C. Tibbetts, of Riverside, received several small trees from a friend, they having been imported by the United States Agricultural Department from Brazil. The treelets were set out and carefully cared for, but all have died save the one at the Riverside Hotel. It is a seedless orange producer. We have stood beside that tree, and marvelled at the immense development of the navel-orange business from that sole progenitor. Buds were taken as fast as possible and inserted into seedling trees. The descendants are doubtless millions. These oranges which you eat, my friend, are the sweet-toothed monuments to Mr. Tibbetts' memory and thoughtfulness.

Coffee.

Almost everybody can drink coffee. Apples grow on trees, and so does coffee, on the "coffee tree." Originally growing in Abyssinia, it is now cultivated in almost all tropical countries. Millions on millions of dollars worth are drunk yearly. The ripe berries are cleaned and roasted, and the coffee oil is produced and a rich aroma is developed. Coffee

beans are exported from these various countries in bags, barrels, etc., and when received by the wholesale merchant are ground coarsely or fine, as suits the buyers' tastes. Oftentimes various substances are mixed and sold with the coffee to make a new taste, or to give weight without improving the coffee. Coffee drinking may go to great excess. Coffee is a brain stimulant and gives generally a strong tendency to sleeplessness. People have been known to become so confirmed coffee drinkers that they can hardly work without its stimulating influence. This is brain injury, most certainly.

MAXIMS TO LIVE BY.

Never be idle.
Make few promises.
Always speak the truth.
Never speak evil of any one.
Keep good company or none.
Live up to your engagements.
Good character is above all else.
Earn money before you spend it.
Be just before you are generous.
Drink no kind of intoxicating liquors.
Keep your own secrets, if you have any.
Keep yourself innocent if you would be happy.
Make no haste to be rich if you would prosper.
When you speak to a person look him in the face.
Save when you are young to spend when you are old.
Ever live (misfortunes excepted) within your income.
Never run in debt unless you see a way to get out again.
Avoid temptation, through fear you may not understand it.
Small and steady gains give competency, with tranquility of mind.
Good company and good conversation are the very sinews of virtue.
When you retire to bed think over what you have done through the day.
Your character cannot be essentially injured except by your own acts.
If any one speaks of evil of you, let your life be so that none will believe him.
If your hands cannot be usefully employed, attend to the cultivation of your mind.
Never borrow if you can possibly avoid it.
Do not marry until you are able to support a wife.
Read over the above maxims at least once a week.

*When you see a chance to duck, Don't!
When you want to chuck your luck, Don't!
Keep right on without a stop
And you'll show up on top.
If, just when you want to flop
You Don't
— Armstrong.*

MAXIMAST, Sr.



Certificate Winners of the Rutland, Vt., Business College, L. J. Egelston, Proprietor.

II. *abcdefghijklmnopqrstuvwxyz*
ABCDEFGHIJKLMNOPS
123456 TUUVWXYZ 67890.

Marking Letters-Script Slant. 1910.

Marking Alphabet by G. W. Harman.

Second of a Series of Practical Alphabets for the Office and Studio.

Engravers' Script.

By C. E. Sorber.

The small *t* in this style of writing should be two spaces high. The cross should be midway between the top and base line. Study each part very carefully. Two styles of *p* are commonly used. Study each very carefully and make many of them. As the *a* forms the foundation of *d*, *g*, and *q*, the importance of careful study of this letter is readily realized. The left side of the letter is also used in many other letters, notably in the *c*, *e*, and *o*; so that the student who learns to make the *a* real well is at the same time mastering many other letters. Make the *o* quite round and finish with either a loop or a dot. The *r* is not a difficult letter to make, the first stroke is made the same as the *u*. The *v* is made in the same way. The *w* begins just the same as the *u* and finishes like the *v*, while the *x* begins like the *u* and ends like the *c*.

As the beauty of these letters depends upon their form and finish in execution, it will require many hours of practice on each letter before one

llll llt tip pint a a aaaaaa
ccc ccc camp can ccc cccc
ccc cccc come r r rrrr r r
rac s s s s s s s s s s s s
r r r r r r r r r r r r r r r r
row s s s s s s s s s s s s

can make them at all well. The proportion, of course, comes first, and then the shading or "color," as some call it. Formerly all writing was shaded, but of late years business writing has come

to be made up entirely of light lines. It is solely because of the beauty and grace of this style of writing that it is still used by expert penmen and engravers.

THE PENMEN'S EXCHANGE

Contributions are solicited for this department from all the penmen. We want the best that the profession can supply. It is the plan to make this department one of the most interesting in the magazine.

EDITOR'S SCRAP BOOK.



OME very skilfully executed ornamental signatures have reached our desk from S. O. Smith, Grand Rapids, Mich.

A. R. Merrill, of Saco, Me., sends us a packet of beautifully written cards which show that his work is still up to the old standard.

From the pen of S. C. Bedinger, Stillwater, Okla., we have received several ornamental signatures that are a delight to the eye. Mr. Bedinger stands in the front rank when it comes to this kind of work.

We wish to acknowledge a set of ornamental capitals from W. R. Hill, penman of the Bliss Business College, N. Adams, Mass.

Another package of good penmanship is at hand from the pen of Leslie E. Jones, Elbridge, N. Y.

Nicely written letters reached us from E. H. McGhee, Trenton, N. J.; O. J. Hanson, Grand Forks, N. D.; J. G. Christ, Lock Haven, Pa.; C. J. Gruenbaum, Lima, Ohio; D. H. Farley, Trenton, N. J.

The business card gotten out by E. S. Jackson, Jacksonville, Fla., who is now engaged in the engrossing business, is a very attractive piece of penwork.

Superscriptions worthy of mention are at hand from R. W. Decker, Oakland, Calif.; J. D. Todd, Salt Lake City, Utah; D. L. Hunt, Eau Claire, Wis.; T. P. McMenamin, Philadelphia, Pa.; Samuel Todd, Johnstown, N. Y.; A. R. Merrill, Saco, Me.; W. A. Hoffman, Valparaiso, Ind.; Leslie E. Jones, Elbridge, N. Y.; G. G. Hooft, Bozeman, Mont.; H. B. Lehman, St. Louis, Mo.; E. T. Grenier, Pawtucket, R. I.; C. W. Jones, Brockton, Mass.; T. P. Zum Brunnen, Ocilla, Ga.; C. A. Robertson, Worcester, Mass.; E. A. Dietrich, Huntington, W. Va.; Bro. Anselm, Montreal, Can.; James Wild, Colne, Lancs., England; W. R. Hill, N. Adams, Mass.; C. W. Ransom, Kansas City, Mo.; T. W. Emblen, Elmira, N. Y.

L. W. Barton, Bradford, Pa.; O. J. Hanson, Grand Forks, N. D.; S. O. Smith, Grand Rapids, Mich.; E. C. Mills, Rochester, N. Y.; J. J. Bailey, Toronto, Ont.; E. H. McGhee, Trenton, N. J.; E. Warner, Toronto, Ont.; L. C. Horton, Newark, N. J.; T. G. Boggs, Omaha, Neb.; R. F. Madray, Indiana, Pa.; G. T. Wiswell, Philadelphia, Pa.; M. M. Van

F. S. Grayson

P. W. Prentiss

W. P. Stealy

W. P. Partrick

Ornamental Signatures by F. S. Heath, Concord, N. H.

Ness, Newark, N. J.; M. Hogge, Richmond, Va.; F. A. Curtis, Hartford, Conn.; W. K. Cook, Hartford, Conn.; L. C. McCann, Mahanoy City, Pa.; Carl T. Wise, Quincy, Ill.; W. F. Hostetter, South Bend, Ind.; E. J. Gibb, Evanston, Ill.; F. A. Ashley, Philadelphia, Pa.; Sam Evans, Covington, Ky.; A. W. Dakin, Syracuse, N. Y.; L. E. Stacy, Meadville, Pa.; H. G. Reaser, Pittsburg, Pa.; C. A. Shoults, Marquette, Mich.

Specimen of my business penmanship, W. C. Brownfield.



Flourishing by J. W. Lampman, Omaha, Nebr.

HIGHER ACCOUNTING.

By F. P. Baltz, B. C. S.

THE following is a suggested problem to be given at the conclusion of a connected series of transactions at a point where profits and losses are to be shown, the ledger closed and a balance sheet prepared.

The volume of business represented in the transactions in any of our school text books at the conclusion of which the above results are called for, can be easily arranged in a problem of this kind or an original problem based on the set completed, can be as easily prepared.

The purpose of submitting such a problem to a class is obvious. It calls for a searching and comprehensive review of (1) the business operations; (2) the equality of debits and credits; (3) the analysis, classification and relation of accounts.

The problem submitted is not elementary, nor is it a type representing a deeply involved set of books.

The ability to master a problem of this character should be a minimum requirement of each student before being permitted to advance to a new set of books.

Readers of THE BUSINESS JOURNAL are invited to solve the problem and submit their answers.

A solution will appear in the next issue; also another question will be presented for solution.

Trial Balance of A & B, Jan. 1, 1909.

A Capital		\$10,000
B Capital		20,000
Cash	\$ 3,000	
Notes Receivable	9,000	
Accounts Receivable	15,000	
Inventory Goods, Jan. 1, 1909.....	11,000	
Investments	11,000	
Notes Payable		7,000
Accounts Payable		8,500
Furniture & Fixtures	800	
Surplus		3,300
Reserve for Bad Debts		1,100
Interest Payable Accrued		150
Interest Receivable Accrued	200	
A Private Account	100	
B Private Account		50
	\$50,100	\$50,100

During the year 1909 the following volume of transactions took place in the business of A & B:

Purchases of goods for cash.....	\$ 5,000
Purchases of goods for notes	20,000
Purchases of goods on account	60,000
Sale of goods for cash	15,000
Sale of goods for notes	30,000
Sale of goods on account	53,000
Notes receivable and interest on notes receivable paid at maturity, Face.....	\$ 9,000
Interest	360
Notes receivable discounted, Face.....	20,000
Discount	400
Accounts receivable-paid, Face.....	62,000
on which discounts were allowed.....	3,000
and a loss sustained on a bankrupt debtor's account	700
Accounts payable paid, Face.....	58,000
on which discounts were allowed	5,000
Notes payable and interest on notes payable paid at maturity, Face	17,000
Interest	380
Other cash payments and receipts were:	

Payments.

Rent	\$3,300
Insurance	600
Salaries & Wages	5,000
General Expense	3,000
Collection & Exchange	250
A Drawings for private use	2,000
B Drawings for private use	3,400

Receipts.

Income on investments	\$1,200
Other transactions:	
Goods returned by customers	1,200
Goods returned to creditors	2,100
Submit ledger accounts of A & B as of December 31, 1909 (use explanatory ledger and date of December 31 for recording volume of business for the year, and A & B's trial balance on that date).	

CHANGE OF ADDRESS—Subscribers wishing to have their magazines sent to a new address should notify us promptly, giving the old address and specifying the edition, whether News or Regular. Notices must be received one full month in advance, that all copies may be received. Do not bother the clubber or teacher who sent in your subscription, but write to this office direct.

GROWING!

Our September receipts show an increase of more than 33 1-3% over last year. WHY?

Not because our publications are something "new"—our latest texts, both shorthand and typewriting, have been on the market for three years.

Not because we formerly lacked good customers—many of the leading commercial colleges, public schools, and Catholic institutions were already using the Barnes publications.

Not because we have done any strenuous pushing.

But simply because the BARNES texts have made for themselves a reputation which cannot be surpassed, and their superiority is being more widely recognized.

If you are not already using the Barnes methods, investigate at once. A free paper-bound examination copy of either Brief Course in Pitman Shorthand or Brief Course in Graham Shorthand will be sent to any shorthand teacher. Cloth-bound examination copies, 50c. Retail price, \$1.25.

Barnes Typewriting Instructors are published in three different editions, the Complete (\$1.50), the Special (\$1.00), and the Abridged (50c.) An examination copy of any one of these will be sent to typewriting teachers or school managers upon receipt of three-fourths of retail price. Special examination terms upon application. Be sure to state what machine is used.

JUST OUT. Underwood, Models 10 and 11 Remington, and No. 5 Oliver editions of Barnes Complete and Special Typewriting Instructors.

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THE STUDENTS ART MAGAZINE

and a chance to work on over \$100 worth of cash art assignments. The magazine publishes and criticizes students' work, gives lessons in Cartooning, Designing, Illustrating, Lettering and Chalk-talking. Especially valuable to correspondence art students. It stands for a clean life, a clean art and a square deal. If it satisfied your money returned. Address the editor.

G. H. Lockwood
Dep. 65, Kalamazoo, Michigan

ATTENTION PENMEN!

Of course you are going to Chicago. Every live teacher will be there. Let us have a penmanship display. What do you say? Not a competitive exhibit, but just every-day product of your classes. Select just such papers as you wish to display. Arrange them to suit your own taste. Select such papers as you think instruct and interest. This display is open to all. I am sure such a display will be interesting to older teachers and helpful and inspiring to the younger. Sit down now and drop me a card telling me how you feel about this display. Do it now, tomorrow is the fool's workshop.

Lafayette, Ind.

Sincerely,

J. H. BACHTENKIRCHER,

Success comes only to those who lead the life of endeavor.—*Roosevelt.*

"It isn't what a man wants to-day that makes him money—it is what he knows he may want to-morrow, and gets to-day."

RECENT JOURNAL VISITORS.

Clarence A. Pitman, Isaac Pitman & Sons, New York City.
W. B. Bottomo, Official Reporter, New York City.
Frank Rutherford, Editor *Business Devices*, New York City.
J. A. Kirby, Teachers' Training School, Brooklyn, N. Y.
L. C. Horton, Coleman Business College, Newark, N. J.
G. W. Harman, Commercial High School, Brooklyn, N. Y.
W. J. Kinsley, Handwriting Expert, New York City.
A. C. Doering, Merchants & Bankers School, New York City.

School Literature.

What a genial invitation comes to us, by beautiful card and splendidly printed catalogue to visit and thoroughly examine the Nichols Expert School, St. Paul, Minn., under the care and management of Malcolm E. Nichols. We date our regrets to-day, but hope to see him and his school ere many months have flown. When a school throws out this banner on its walls, "The best equipped business and shorthand school in America," it makes a bold assertion; but who are we here in the paltering east to deny this western affirmation? The Catalogue goes a great ways to sustain its own declaration.

J. H. Hesser is in charge of the Hesser Business College, Manchester, N. H., and though his school was destroyed, as to its locale, by fire in April, 1910, he is of the immortal band who never say die, and has risen to higher and better things. Manchester should sustain him grandly.

The New England Business College, Worcester, Mass., claims to "be a departure from the ordinary path in many distinctive features." If our readers wish to know wherein, send to the accomplished Mrs. M. B. Gront, the President, or to Chas. A. Robertson, the Principal of the Business Department. We believe this institution will do great things and seek in every way to "make good."

Look here! From across the seas comes a well-printed pamphlet, with the cordial greetings of Filip Holmqvist, conductor for twenty-five years of the Filip Holmqvist Skrif-Handels Institut. Greetings in return from the editorial tripod.

AN ARITHMETIC EXAMINATION.

1. How many rods of fence will be required to enclose 2560 acres of land in a square form?
2. A and B together have \$136, and 2/3 of A's money is equal to 3/4 of B's. How much has each?
3. A grocer gained 25% by selling 12 pounds of sugar for a dollar. How much per cent. will he gain by selling 15 pounds for a dollar?
4. Divide \$240 among A, B and C so that A may have \$140 more than B and twice as much as C.
5. If the cost of an article had been 8% less, the gain would have been 10% more. Find the gain per cent.
6. From a cask of wine worth \$1.20 a gallon 1/6 part is drawn and replaced by wine worth 80 cents a gallon. What is now the value per gallon of the wine in the cask?
7. In walking 18 miles a man finds that the distance he walks in 100 minutes is 3/7 of the remaining distance. What is his rate of walking?
8. Find the cost of fencing a rectangular field of 3 3/5 acres the smallest possible perimeter at \$1.50 a rod.
9. Thirteen hundred men in a factory are placed in charge of four superintendents, A, B, C and D. For every 4 men under A there are 5 under C, and for every 9 under B there are 10 under D, and for every 2 under A there are 3 under B. How many are under each?
10. In the Centigrade thermometer the freezing point is zero and the boiling point is 100 degrees; in Fahrenheit's the freezing point is 32 degrees and the boiling point 212 degrees. What degree C. corresponds to 77 degrees F.?

ANSWERS: 1, 2560 rods; 2, A has \$72, B \$64; 3, Nothing; 4, A, \$152, B, \$12, C, \$76; 5, 15%; 6, \$1.13 1/3; 7, 4 1/2 miles per hour; 8, \$144; 9, 240 under A, 360 under B, 300 under C, 400 under D; 10, 25 degrees.

ANNOUNCEMENT!

October 1st we will move our entire plant from Knoxville, Tenn., to Cincinnati, Ohio. This move is made because the great demand for "20th Century Bookkeeping" supplies makes it necessary for us to be located where we can get the best shipping facilities.

If you are not familiar with our sets get acquainted with them. Address, after Oct. 1,

SOUTH-WESTERN PUBLISHING CO.,
Cincinnati, Ohio.

Enos Spencer, President of the Spencerian Commercial School, Louisville, Ky., spent the week of October 17 to 21 in New York City, attending the meeting of the American Association of Public Accountants at the Hotel Astor

A suggestion has just come from H. H. Stutsman, of Los Angeles, that THE JOURNAL originate some penmanship contests, the entries to be made according to age, one for those between twenty and thirty years of age, another for penmen between thirty and forty, and still others for those between forty and fifty, fifty and sixty, and sixty and seventy. We should be glad to know what our readers think of the idea.

Don't Talk Too Much.

My suggestion to young men, as a practical and almost a commercial matter, is that they practice reserve of speech. There is a loss of authority that comes from incessant talking. There is a surrender of dignity, which is one of the most influential things in man's attitude toward and in connection with his fellows. Silence, or rather reserve, gives a kind of emphasis to what you do. To a great many there is an index of your character in the quantity of your speech. Your permanent attitude, your continuous impression on the world is one of your assets just as your ability is, just as your character is; and discretion in speech is a matter of great moment as affecting this impression.—SENATOR BEVERIDGE.

Be Truthful.

The trait most essential to young men is truth. Let them get that. Young men talk about getting capital to work with. Let them get truth on board, and capital follows.—P. D. ARMOUR.

Commercial Training is All-Important.

An education, to be complete, should include commercial training. A thorough comprehension of the laws of trade, of banking, of international tariffs, of the products of various lands and of finance in all its bearing is all-important. The financing of new undertakings is a branch of modern enterprise with which every business man should familiarize himself.—PRESIDENT ELIOT OF HARVARD.

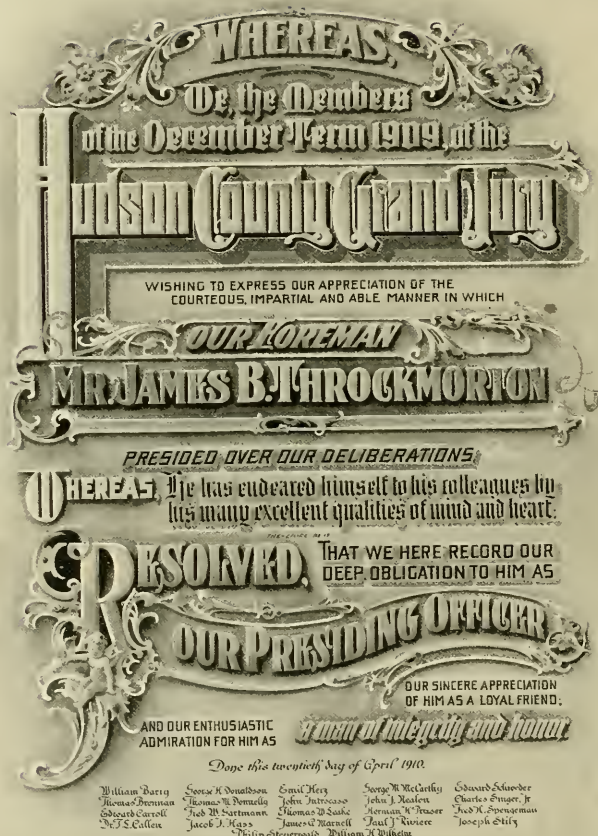
Nothing Better Than Honesty.

For success in life the qualities of honesty, energy, frugality, and integrity are more necessary to-day than ever, and there is no success without them. We know that to be honest is best. There is nothing better.—MARSHALL FIELD.

MASTERPIECES

of composition and gems of penmanship are the tributes I've prepared on the world's greatest men.—Roosevelt, Lincoln, Grant, Washington, Bonaparte, Shakespeare, de Maupassant, Schopenhauer, Bismarck, Nero. \$2.50 each, or \$7.50 for any three. Framing specimens on finest unruled paper. Educational, inspiring, and incomparable as specimens of penmanship. Worth \$10 each.

L. MADARASZ,
908 Market St., San Francisco, Calif.



Commercial Designing by E. E. Marlatt, of the Journal Staff.

First of a Series to continue throughout the year.

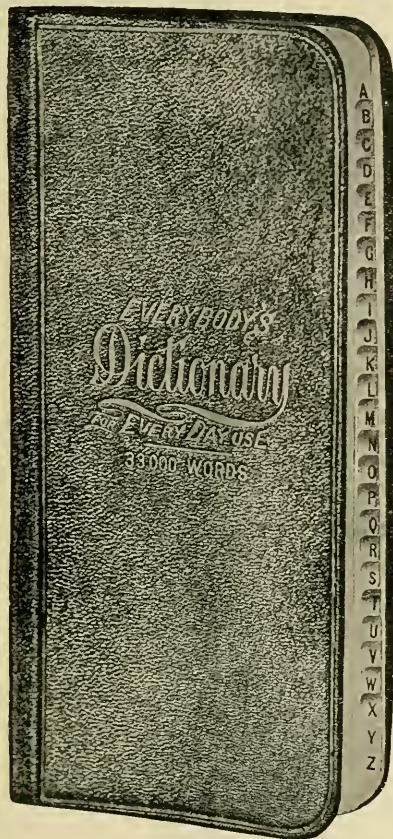
LESSONS IN ENGROSSING BY MAIL

A limited number of students will be given the opportunity to receive instruction by correspondence in the art of LETTERING, LAYING OUT OF WORK, ILLUMINATION, ETC.

All lessons will be fresh from the pen and brush of

E. E. MARLATT

of the Journal Staff. Write for full particulars to Art Department, Business Journal.



A Suggestion

It may seem untimely, but time flies. Christmas will be here before you know it. Have you thought of a suitable gift for your students? Let us help you. Don't waste your hard-earned money on something that is pleasing or useful for only a short time, but invest in something that will prove of permanent benefit.

OUR EVERYBODY'S DICTIONARY

is growing in popularity each year. We sold more copies of this valuable little book last August than in any previous month. You would make no mistake in ordering a supply. This vest-pocket Dictionary would prove exceedingly useful to your pupils, and, stamped with the name of your school, it would make a most attractive and permanent advertising medium. Write to us at once for rates and full information.

Don't forget that we also publish a complete series of practical text-books for the commercial course, and we pay the freight.

THE PRACTICAL TEXT BOOK COMPANY CLEVELAND, OHIO

Movements of the Teachers.

Miss Cora M. Eckert, of St. Paul, Minn., is with the Williams Business College, Milwaukee, Wis.

C. E. Wellner, of Oshkosh, Wis., is with the Spencerian Business College, Milwaukee, Wis.

W. H. Redmond, of Lennon, Mich., is a commercial teacher in the Canton, Ill., High School.

Miss Madeleine Slade, a graduate of the State Normal School, Salem, Mass., is teaching in the Clinton, Mass., High School.

B. C. Bacon, of Pasadena, Calif., is the new supervisor of penmanship in the Everett, Wash., public schools.

P. E. Leavenworth, of Little Rock, Ark., has recently been elected as commercial teacher in the Fergus Falls, Minn., High School.

J. P. Bach is soliciting for the Rhode Island Commercial School, Providence, R. I.

B. E. Alward, recently elected to a position in the Dawson Business College, Fitchburg, Mass., has been given the principalship of this school in the place of F. P. Bell, who has resigned.

Miss Hattie Galloway, of the Bowling Green, Ky., Business University, is the new commercial teacher in Front Royal College, Front Royal, Va. Barney McDaniel, of the Labette County High School, Altamont, Kans., is now superintendent of the public schools of Mound Valley, Kans.

Miss Mary A. Healy, of Pittsburgh, Pa., Academy, is now located with Reno College, of that city.

O. L. Holl, Akron, Ohio, has been engaged to handle the commercial work in the Galion, Ohio, High School.

M. M. Mackinder, of Ann Arbor, Mich., will have charge of the commercial work in the Dillon, Mont., High School during the coming year.

Miss Florence T. Davis, last year commercial teacher in Simonds Free High School, Warner, N. H., is this year commercial teacher in the Barnstable High School, Hyannis, Mass.

Miss Maud Tinsman has been engaged to assist in the shorthand department of the Easton School of Business, Easton, Pa.

W. C. Shrewsbury, recently head of the commercial department of Kidder, Mo., Institute, is now principal of the commercial department of the Pendleton, Ore., Business College.

C. V. Lindley and W. E. Brown are new additions to the teaching staff of the Ohio Valley Business College, F. Liverpool, Ohio.

Garnet R. Hall, recently connected with The Port Arthur Business College, Port Arthur, Texas, is now with the San Francisco, Calif., Business College.

Miss Minnie Murphy, of Danville, Ky., is with William Woods College, Fulton, Mo.

A. R. Reelhorn, of Manchester College, N. Manchester, Ind., goes to the Falls City Business College, Falls City, Neb., as commercial teacher.

Miss Katharine Frazier, of the Bowling Green, Ky., Business University, is the new commercial teacher in Woodland College, Jonesboro, Ark.

C. H. Nixon is the new commercial teacher in the Harrisonburg, Va., High School.

HAVING recently prepared two of the best courses ever published I have now arranged, fresh from the pen, courses in business, ornamental, and card writing, that are of the same high order of excellence. I am prepared to give you one or all of these courses at reasonable rates.

State course desired, and a specimen with full information will be sent for stamp.
15 cards 25c.



O. A. M. Coll.

Stillwater, Okla.



PENMAN WESTERN STATE NORMAL

Specimen Letter, Business Hand,.....\$.50
Specimen Letter Ornamental and Super. fine..... .75
Wedding Invitations, dozen..... 1.50
Written Cards—very fine, dozen..... .25
12 Lessons in Business Writing..... 7.50
DIPLOMAS, ENGROSSED—German or O'd English.

J. A. STRYKER, Kearney, Nebr.

Script prepared for engraving purposes. Write for my Penmanship circular. Just out.

E. H. MCGHEE

BOX 561

TRENTON, N. J.

You Never Can Tell

when some school will want a teacher of your qualifications. The only safe thing to do is to register with us and be ready. Don't think that because it is late in the season there is no business. There are calls every week in the year for teachers in some branch.

UNION TEACHERS' BUREAU, 229 Broadway, New York.

HIGH SCHOOL POSITIONS IN 14 STATES

During the past few weeks we have filled from ONE to FIVE High School Positions in each of fourteen different states. Salaries from \$60 to \$150 per month.

WE NEED MORE GOOD COMMERCIAL TEACHERS

Free registration if you mention this JOURNAL.

CONTINENTAL TEACHERS' AGENCY, Bowling Green, Ky.

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WARRENSBURG, MO.

Specialists for every department are in demand. We charge no enrollment fees. Write us. No trouble to answer questions. Thoroughly reliable.

SOME HIGH SCHOOLS WE HAVE SERVED

Here are a few of many high schools that selected our candidates during the past season: Grand Forks, N. D.; North Central, Spokane, Malden, Mass.; Cheyenne, Wyo.; Allegheny, Pa.; Westfield, N. J.; St. Joseph, Mo.; Central, Minneapolis; La Junta, Colo.; Lewistown, Mont.; McKinley, Honolulu; Commercial High, Columbus, Ohio; North Division, Milwaukee; Niagara Falls, N. Y.

If you want to let us help you better your position next year, you cannot let us know too early. Registration free.

The National Commercial Teachers' Agency

A SPECIALTY BY A SPECIALIST

E. E. Gaylord, Manager

11 Baker Ave.,

Beverly, Mass.



WE TRAIN YOU FOR COMMERCIAL TEACHING

The opening of our fall term, September 6th, brought us prospective commercial teachers for September, 1911, who will require instruction in the entire group of the commercial texts. These students will be fully prepared for our summer normal training work next July.

Others who have partially completed the subject matter of the commercial branches will enter during the winter term. Others still will commence in the spring.

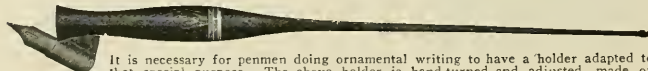
or early summer. Write and tell us what ground you have already covered and we will give you an estimate of the probable time you will require for effective preparation for commercial teaching.

As usual, our calls for teachers for the new school year outnumbered the available candidates three or four times over. Let us prepare you and place you. Our special courses insure your promotion.

Our bulletin mailed free.

ROCHESTER BUSINESS INSTITUTE

Rochester, N. Y.



It is necessary for penmen doing ornamental writing to have a holder adapted to that special purpose. The above holder is hand-turned and adjusted, made of selected rosewood or ebony, and cannot be made by an automatic lathe. LOOK FOR THE BRAND. If your dealer cannot supply you, send to the designer and manufacturer.

12-inch - Fancy, \$1; Plain, 50c.

8-inch - Fancy, 50c.; Plain, 25c.

A. MAGNUSSON, 208 North 5th Street, Quincy, Ill.

CHALLENGE CARDS

and colored inks and challenge any penman in the world to equal them for beauty and execution. Circulars free.

A. W. DAKIN, Knife and Pen Artist, Syracuse, N. Y.

In answering advertisements please mention THE BUSINESS JOURNAL.

Movements of the Teachers.

C. L. Mahoney, of West Somerville, Mass., is associated with the International Correspondence Schools of Scranton, Pa.

Miss Katherine Danielson is the new commercial teacher in the South Norwalk, Conn., High School.

Miss Lottie Reinhart, of Highland, Ill., is with the St. Louis Commercial College, St. Louis, Mo., as shorthand teacher.

Ernest A. Burtzloff, of St. Louis, Mo., is with the Parks Business College, Denver, Colo.

Frederick Juchhoff, of Chicago, Ill., is with the J. Sterling Morton High School, Clyde, Ill.

John Tory, of St. Louis, Mo., is with the Queen City Business College, Meridian, Miss.

G. M. Eubank, of the Bowling Green, Ky., Business University, has been elected to a position with the Oklahoma City, Okla., Business College.

A. T. Williams, of the Spencerian Business College, Milwaukee, Wis., has been elected to an excellent position with the Elliott Commercial School, Wheeling, W. Va.

H. A. Holaday, of the Evansville, Ind., High School, goes to the Savannah, Ga., High School.

P. E. Leavenworth, of Little Rock, Ark., goes to the Fergus Falls, Minn., High School.

C. A. Wegner, of Ft. Atkinson, Wis., goes to the Lincoln, Nebr., High School, as assistant commercial teacher.

H. A. Gregg, of Cambridge, Ohio, is head of the commercial department at the Lincoln, Nebr., High School.

Martin Medley, of Alliance, Ohio, is with the Huntington, Ind., Business University.

Rex O. Buker has been appointed commercial teacher in the St. Louis, Mo., Commercial College.

Miss Mae Burrell, of Dundee, Ohio, is teaching in Gunnison, Colorado.

H. C. Lefingwell, of Kingston, N. Y., is a new teacher in the Meadville, Pa., Commercial College.

George O. Parker, of Mt. Holly, N. J., succeeds F. M. Booth as commercial teacher in the Eastman-Gaines School, New York City. Mr. Booth is teaching in one of the New York City High Schools.

A Paris paper has been studying the quantity of ink used in the 387 primary schools of that city. The total ordered by the authorities is 70,000 litres, a litre being 1 3/4 pints. The novices at wielding the pen number 160,000. The foregoing does not exhaust the investigator's discoveries. He considers that at least one-third of the quantity of ink is lost in wastage—a modest computation—and an equal portion in evaporation, and that the value of the fluid actually used is represented by the sum of two centimes a head.

A health journal has an article on "How to Lie When Asleep." What we need is a few pointers on how to induce people to tell the truth when awake.—Chicago News.



**Can Make You
A Good Penman
At Your Home
During Spare Time**

Why go away to school to master penmanship when by the **Tamblin System** it can be done as quickly at home with less than one-tenth the cost and without giving up present occupation? My book, **"How to Become a Good Penman"** contains copies and specimens and tells how others mastered it. Free. If you enclose stamp your name will be written on a card the finest you ever saw it.

THIS BOOK
-FREE-

F. W. TAMBLIN

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Mailed for 50c. Send 2c. for circular
W. E. DUNN, 267 EGE AVENUE
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"HUMBUG MEMORY SCHOOLS EXPOSED"
AND ADDRESS ON DEVELOPMENT OF THE

MEMORY
To introduce a series of valuable
educational works, the above
will be sent to all applicants
MEMORY LIBRARY
14 Park Place, New York

BLANK CARDS

Best color and surface. Size 2 1/4 x 3 3/4 in., all 2 ply. Prices postpaid if by mail; not prepaid if by express. White pasted Bristol or blue Bristol (for black or white ink) 100 by mail, 16c.; 500, mail, 70c.; 1,000, by express, 80c. Engraver's white wedding Bristol, 100, by mail, 22c.; 500, mail, 85c.; 1,000, by express, \$1.10. These cards are larger than those sold by others. Samples for trial, 2c.

GRAND OFFER

Consisting of 16 fine cards, 9 written, 7 flourished, only 25c.; value 50c. Limit one to a customer. One and 2c. U. S. stamps received. Mention this Journal.

F. E. PERSONS,

445 Breckenridge St., Buffalo, N. Y.

**BEN
THE
PEN
MAN**

MY FIRST OFFER

To introduce my work, I will write one doz. cards, assorted styles, for this adv. and 15c. Every one a gem of perfection. I will also send you a set of ornamental Capitals FREE of charge.

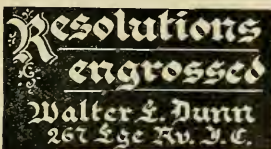
BEN KUPFERMAN
R31 127 Federal St., Boston, Mass.

**THE MADARASZ
SCRAP-BOOK**

Two extra fine copies ready for delivery—\$45 cash, or \$20 cash and six payments of \$5 monthly. This is the finest and biggest lot of skillful off-hand penmanship in the world—bar none, and if you want to improve your present style of ornate writing, get busy. No such work ever put between covers.

L. MADARASZ,

908 Market St., San Francisco, Calif.



JERSEY CITY, N. J.

"The demand for cheap stenographers hurts the schools more than it hurts anything else. If all stenographers were as good as the schools turn out, there would be a genuine boom in their employment."—*Philadelphia Record*.

The hand never lies. It always obeys without question the orders of its Master—the Brain. If it is desired to improve the product of the Hand, attention must be given to the education of the Mind, which has Exclusive Jurisdiction over the Hand.

"I believe," said Mrs. Burrough, "that if I can get the use of Mrs. Noowedd's shell cups and saucers next Friday, and Mrs. Hifly will loan me her spoons, and Mrs. Housekeep will let me have some of her nice oolong mixture, I believe I'll buy a pound of sugar and give a pink tea."—*Louisville Courier-Journal*.

"You say your patient coughed up something?" "Yes, \$2." "What did you give him for it?" "A receipt."—*Yonkers Statesman*.

Keep On.

"If the day looks kinder gloomy,
An' yer chances kinder slim;
If the situation's puzzlin',
An' the prospect's awful grim;
An' perplexities keep pressin'
Till all hope is nearly gone—
Jest bristle up an' grit yer teeth,
An' keep on keepin' on."

"I Can't Remember Worth A Cent!"

James P. Downs, the author of The Memory Library, says it is not at all necessary to be compelled to say that, but on the other hand, that he can go a great way towards making people "remember just what they want to remember," and if he can, he is a public benefactor. Suppose we examine his statements, and find on what he bases his mnemonical creed.

**HEART TO HEART TALKS WITH THE
OFFICE ASSISTANT.**

This very practical book on Business Success by E. D. Snow discusses such topics as Grit, Salary, Telephone Talk, On Time, Taking Dictation, Changing Positions, A Bank Account, Making Friends, When the "Boss" is Away, Learning by Doing, and a score of others. Published to sell at 15 cents. Can be bought now for five 2-cent stamps.

BUSINESS WRITING MADE EASY.

A little book of twenty-seven plates that makes plain the fine points of Business Writing. It is an entirely new and original method of teaching the proportion of letters. Published to sell at 50 cents, but can be purchased now for ten 2-cent stamps.

IT'S A HANDY BOOK.

Yes! It is. The title is the Penman's Dictionary, and it has over 3,000 words, suitably arranged for instant reference for penmanship practice. If your class needs drills on small ts, for instance, you have 48 special words embracing that feature. And how often do you want class practice on long words to develop continuous movements? Eight twenty-cent stamps gets the little book.

PENS!

Have you ever used a pen that gave entire satisfaction? A pen that would slide easily over any kind of paper? Eight 2-cent stamps gets three dozen of just the pen for business writing.

THE BUSINESS JOURNAL.

229 Broadway, New York.

In answering advertisements please mention THE BUSINESS JOURNAL.

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Teachers
AGENCY**
720 STEWART AVENUE
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J. E. BOYD, MANAGER

**New York University School
of Commerce, Accounts and Finance**

HIGHER EDUCATION for accountancy banking, insurance, real estate and business management, or teaching commercial subjects

Washington Square, East, New York City

**SHORTHAND TAUGHT BY
EXPERTS**



to beginners and stenographers. The system used by experts. Instruction by mail. Write for Catalog. If a stenographer, state system.

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SHORTHAND SCHOOL**
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Cut out this ad. and mail with application for Free Tuition to
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Makes STROKE in two colors or shades AT ONE STROKE in one color of ink.
SPECIAL OFFER: 6 MARKING OR 6 AUTOMATIC SHADING PENS with two colors of Automatic Ink, Alphabets, Figures, etc., for \$1.00, postpaid. Address

Newton Stoakes Shading Pen Co.,
Pontiac, Mich. Catalog free.



Get your eye on America's largest Correspondence School of Shorthand, Typewriting, Telegraphy, Bookkeeping, Penmanship, etc., Tyler Commercial College, Tyler, Texas.

Fill in and receive catalog. State course wanted.

Name
Address

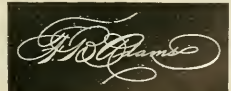
ODDS and ENDS I have a few specimens of penmanship to duplicate pieces of Scrap specimens written for those Scrap books—for 25c., 50c., \$1 or \$2. I will send double your money's worth. Order quick. They won't last long.

L. MADARASZ,

908 Market St., San Francisco, Calif.

AGENTS WANTED—Satisfaction guaranteed. I will write your name on one dozen white, colored, emblem, design or comic cards for 15 cents.

Set of Business Capitals, 10c.
Set of Ornamental Capitals, 15c.



Arkansas City, Kan.

The Success of Its Penmanship System Determines the Success of a Business College

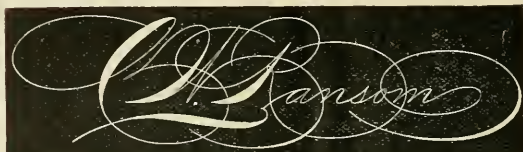
YOU can't get around it. The other courses you teach may be par-excellent and your methods of instruction the very best, but if the System of Penmanship is weak or defective, you are carrying too heavy a handicap to get to the top of the ladder. You have got to get right on the penmanship system first and you can do that by adopting

The Ransomerian System of Penmanship

the most successful of them all.

We have just issued from the press, a Penmanship Text Book of the Famous Ransomerian System which has been especially designed for Business Colleges, High Schools and similar institutions. This book covers practically every phase of Rapid Business Writing. It is by far the most comprehensive, complete and practical book ever offered the teacher of penmanship in his work, and we want to put a copy of it in every live business college and commercial department of High Schools with the view of its adoption. Many Business Colleges and High Schools have already adopted it.

Full particulars, special prices to schools, etc., will be furnished upon request.



President

Address

**THE RANSOMERIAN
PUBLISHING CO.**

508 RELIANCE BLDG.
KANSAS CITY, MO.

THE STENOGRAPHIC EXPERT

By Willard B. Bottome, Official Stenographer New York Supreme Court.
Holder of world's record for speed and accuracy.

Size of book 5 1-2x8 inches; 225 pages; bound in buckram

Contains twenty-one chapters. Sixty-eight pages in shorthand embracing principles of good phrasing, conflicting words, familiar phrases, arbitrary signs, and other subjects of vital interest.

Contains advanced lessons in speed and accuracy; conflicting words; principles of good phrasing; arbitrary signs; arrangement of notes; court stenographer's duties; judge's charge; editing; sermon reporting; grand jury reporting; daily copy cases; dictating to the talking machine; and many other subjects of interest to both scholar and teacher.

Price \$2.00 by mail, postage prepaid. Special prices to teachers for examination copy and in quantities. Send for sample pages. Mention the BUSINESS JOURNAL in answering this advertisement.

WILLARD B. BOTTOME, 5-B Beekman Street, New York

GOLD AND SILVER INK, THE BEST IN THE WORLD.

You cannot imagine what beautiful cards, resolutions and other pen-work you can produce by using my gold, silver, black and colored inks. A full supply sent postpaid for \$1.25. Circulars and beautiful Penmanship Journal free.

A. W. DAKIN, Knife and Pen Artist, Syracuse, N. Y.

WE HOLD THEIR CONFIDENCE

A Proprietor wires:—"Send man commercial teacher at once, your recommendation sufficient."

Another:—"Want man and woman for bookkeeping and shorthand, depending on you."

Still another:—"Wire me a man or woman for shorthand. Will accept your selection."

We're ready and our people were selected. We need you for other good positions.

Write now, stating when you will be available.

THE SPECIALISTS' EDUCATIONAL BUREAU
Robert A. Grant, Mgr. Luther B. D'Armond, Associate Mgr.
WEBSTER GROVES, ST. LOUIS, MO.



LEARN TO CARVE

Roses, Flowers, Birds, Ships, etc., on calling cards by mail. It is a fascinating, money-making, home employment and is easily learned at small expense. A beautiful sample of the work 10c. Information free. Here is your opportunity to coin money.

A. W. DAKIN, Knife Artist, Syracuse, N. Y.

ACCOUNTING—AUDITING Scientific Correspondence Instruction

The Bennett Accountancy Institute is meeting with great success and giving entire satisfaction. Here are a few voluntary expressions from the current mail:

"Enclosed find Lesson 7. The lessons are certainly great and the information already given is well worth the price of the entire course."—*G. H. Blordford.*

"The course is simply great."—*H. M. Denison.*

"I am pleased with the lessons."—*Walter Kilmct.*

"I am thoroughly satisfied with the course and shall be glad to speak a word for it any time."—*C. W. Scott.*

"Your course is just fine and I have been recommending it right along."—*Vivian L. Reynolds.*

The above and scores of similar expressions are on file. When students recommend the course to others, it is evidence of merit. Send for catalog and other information.

R. J. BENNETT, C. P. A., 1421 Arch St., Philadelphia, Pa.

Diplomas

and Certificates for improvement in Penmanship; skill acquired in Touch Typewriting; membership in the Employment department; Miniature Diplomas the size of a Railroad pass; certificates for Night School graduates, also those who attend school but do not graduate.

The finishing end is the important one in any business transaction and we are giving the best years of our lives to better the finishing end of the school business. Our catalogue contains many new ideas that are practical and it is yours for the asking.

F. W. MARTIN CO., Boston.

A Gilded Youth's Refrain.

"Time," said the Gilded Youth," belongs to no union. He never goes on a strike. While we sleep our enemy is ever at work. Sooner or later he gets us all. Life is always a disappointment. It is a big practical joke.

"Work! Don't speak of it. It is the poorest excuse of an occupation I know of. No one ever got a snapshot at me doing manual labor. I hate work like the Lord hates St. Louis. But why should I work? I never committed any crime. Ugh! I wouldn't mind getting up at 7 in the morning. But if I had to I couldn't. I'd lie awake all night long thinking about it. Work is a curse. I can't understand people making such work out of pleasure.

"There's this skating-rink fad in New York. It's too much effort. And I never could understand a man's going to a dance with four collars in his hat extracting pleasure hopping around and perspiring. I'd get operated on for anything that would make me energetic. The ideal state of existence is rest. Sleep and food; then food and sleep, and then reverse the process. Be sure it's light, then go to bed. The sun just lulls me to sleep.

"People take me for a clothes-rack; a namby-pamby simpleton; a peaceful babbler who wouldn't raise his hand to help a fellow, capable of only the most elementary knowledge, two ideas being an unlawful assemblage. Dress is a secondary consideration with me. I'm a perfect freak. I only go around so the Health Commissioners won't complain. As for money, I don't care for that either. I have always made a lot, but I never can keep it. If I had \$8 at the end of a year I'd break out in a rash."

Undismayed.

He came up smilin'—used to say
He made his fortune that-a-way;
He had hard luck a-plenty, too,
But settled down an' fought her through;
An' every time he got a jolt
He jist took on a tighter hold,
Slipped back some when he tried to climb
But came up smilin' every time.

He came up smilin'—used to git
His share o' knocks, but he had grit,
An' if they hurt he didn't set
Around th' groc'ry store an' fret,
He jist grabbed Fortune by th' hair
An' hung on till he got his share,
He had th' grit in him to stay
An' come up smilin' every day.

He jist gripped hard an' all alone
Like a set bull-pup with a bone,
An' if he got shook loose, why then
He got up an' grabbed hold again;
He didn't have no time, he'd say,
To bother about yesterday,
An' when there was a prize to win
He came up smilin' an' pitched in.

He came up smilin'—good for him!
He had th' erit an' pluck an' vim,
So he's on Easy Street, an' turned
If I don't think his luck is earned!
No matter if he lost sometimes,
He's got th' stuff in him that climbs,
An' when his chance was mighty slim,
He came up smilin'—good for him!

J. W. FOLEY.

WANT ADS.

Classified Advertisements will be run under the above head for 5c. a word, payable in advance. Where the advertiser uses a nom de plume answers will be promptly forwarded.

WHY NOT COME OUT TO THE GOLDEN WEST where the young man is King, and where health, wealth and opportunities await you? We give you a short course, place you in a good position and you pay us afterwards. Write to-day.

A. L. Hargis, Pres., Grand Island, Neb.

FOR SALE.—To a good Commercial Teacher, one-half interest in a splendidly equipped business college in a prosperous city of 10,000. No competition closer than 100 miles. Some cash required, balance in monthly payments. Address, Oregon, care of Business Journal.

FOR SALE.—Business College in a New England manufacturing city. Local field of 31,000 inhabitants besides several smaller towns. Very little competition. Established 18 years. Will more than pay for itself the first year. Owner wishes to sell on account of other business. Address "Owner," care of Business Journal.

Solicitor Wanted.—By old, reliable school in East. Good pay and permanent position to right man. Address fully and confidentially, JERSEY, c/o Business Journal.

WANTED.—First class letterer.—Experienced. Ames & Rollinson, 203 Broadway, New York.

Stenographers Can Quickly Measure Spaces for Typewriting

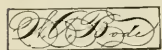
Instantly locates the space at which to begin any sentence or phrase to occupy exact center of line or page. Tells what number of words can be written in any given space. Simple and certain.

TYPEWRITER'S AUTOMATIC TABULATOR

A neat celluloid ruler. Saves time, adds neatness and tone to your work. Only device of its kind. Once used becomes invaluable. Being used in thousands of offices. Makes it easy to type-write neatly and accurately.

25 cts. in stamps brings this wonderful time-saver and typewriting improver postpaid. Order today. You'll be mighty glad after you've used it.

THE TABULATOR CO.
STEELVILLE, MO.



I will write your name on one doz. for 15 cts.

I will give free a pack of samples and send terms to

AGENTS WANTED. I have the very best blank cards now on the market. Hand cut. Come in 20 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 30 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c. per bottle. 1 Oblique Pen Holder, 10c. Giltitt's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

News of the Profession.

E. W. van KIRK, the Asst. manager of Draughon's Practical Business College, at Springfield, Mo., reports a fine list of student subscribers to THE BUSINESS JOURNAL, and declares that "Business has never been better." He says that the leading article in our September number, in his judgment, "is worth many dollars to any earnest-hearted, real school man, even if the rest of the good things in the JOURNAL were eliminated." What sound sense Van Kirk has!!

L. C. McCann always writes his name large in this world. If you don't believe it, see his signature on a recent letter to us, and also visit his flourishing schools at Reading and Mahanoy City, Pa. He says, "We have the biggest-hearted people in the world here (Mahanoy City) and in Reading," and invites us to come down to see them,—and him. He ought to be cheerful, for he adds: "Business at this end of the line is very good."

West Allis, Wis., must be a lovely place, judging by the West Allis Independent of September 23. At the Wisconsin State Fair, the West Allis Schools captured forty prizes and seventy-five dollars in cash. The work in slant writing by H. E. Wellbourne's class won over nearly all the competitors, and his class in bookkeeping won first and second prizes. Mr. W. has "right smart boys and girls," we think.

T. J. Risinger, Proprietor and Principal of the Utica School of Commerce, who opened the school fourteen years ago with five students and two typewriting machines, now rejoices in having one of the largest and best business schools of the state, fully equipped, with 250 students last year and a larger registry this season. Mr. Risinger receives as he merits the hearty good will and confidence of the Utica citizens generally.

T. C. Strickland, after two years rest from teaching, has re-entered the teaching world and accepted the position of commercial educator at Saranac Lake High School, N. Y. As an author, publisher and patentee he is well known, having won fame and may we hope "ducats."

W. F. Giesseman, formerly of Everett, Washington, has removed to the enterprising city of Tacoma and become co-worker in the Beutel Business College of that City. In brief terms he says, "We have a big attendance here." Seattle and Tacoma are great rivals. Mr. Giesseman will do his best to drive Tacoma to the front.

When you go to Salt Lake City, Utah, even if you are not a "Saint," you can find some splendid things and excellent people there,—for instance, J. D. Todd, ensconced in the High School doing good work. Give him a good hand-shake and as good a word of greeting.

The New York Mercantile and Financial Times for September 3 has a thoughtful article on "The Business School," and highly commends as a typical school the Amos W. Smith Business School of Buffalo, N. Y. It says that Mr. Smith and wife aim to make the school exceedingly home-like and in every way attractive and helpful. It has a high standing, and its record is such that the citizens of Buffalo place absolute confidence in the institution.

BUSINESS SCHOOL DIRECTORY
Catalogues and circulars of the schools named below will be sent free upon application.

SPENCERIAN COMMERCIAL SCHOOL
LOUISVILLE, KENTUCKY.
ENOS SPENCER, President.

RASMUSSEN
Practical Business School
ST. PAUL, MINN.
WALTER RASMUSSEN, Proprietor.

COLEMAN NAT'L BUSINESS COLLEGE, NEWARK, NEW JERSEY.
E. B. Coleman, Pres.
A. S. Disbrow, Sec.-Treas.

UTICA SCHOOL OF COMMERCE, UTICA, N. Y.
T. J. Risinger, Principal and Proprietor.
W. S. Risinger, Secretary.

EASTMAN-GAINES SCHOOLS
For information address Marshall V. Gaines, Principal, 30 Washington St., Poughkeepsie, N. Y., or Henry V. Gaines, Principal, Lenox Ave. and 128d St., New York, N. Y.
Founded 1859 as Eastman National Business College
Academic, Business and Correspondence Departments, Accounting, Bookkeeping, Commerce and Finance, Stenography, Telegraphy, Typewriting, Penmanship. Catalog on request.
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A Handsome Penholder FREE
with 12 Assorted Styles of Pens for Business
and Artistic Writing. Sent post paid on receipt
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C. HOWARD HUNT PEN CO., Camden, N. J.

William J. Kearney becomes the new Principal of the Egan School at Hackensack, N. J., and asks THE BUSINESS JOURNAL to come and help him in that enterprise. Of course, Brother Kearney, we will come monthly and show your young people how to be good and how to do good work under your guidance.

T. G. Boggs, of the Mosher-Lampman Business College, Omaha, Neb., reports that institution as in a very satisfactory condition; in fact, graduating some of its students directly from the school room into the Courts as Official Reporters, and that within less than a year from the time they entered the school. He believes that as a few years ago men came to Omaha to be convinced that touch typewriting was the thing, so Omaha will be the center to which people will come for the most advanced ideas concerning Shorthand and shorthand instruction. What will breezy Chicago say to that? Lively discussions between these cities may be in order; let us keep our ears open and perhaps the sound thereof may reach even to our great Metropolis of New York.

Chas. F. Zulauf, in the Detroit, Mich., Commercial College, reports as follows: "The school is progressing nicely; this is the banner year, the largest enrollment thus far in its history. * * * Kindly send me the October BUSINESS JOURNAL. I don't wish to miss a copy."

G. B. Jones informs us that he is beginning his fourth year as supervisor of penmanship in the public schools of Norwood, Ohio, "the largest and finest suburb of Cincinnati." He is a genuine old-timer as a subscriber, dating back to the June number, 1877. He and the Expert in doubtful handwriting, W. J. Kinsley, were co-workers in the olden time in the Western Normal in Nebraska.

R. C. Childs, formerly with Orr's Business College, Chicago, has become director of the Department of Penmanship in the Englewood Business College, Chicago, Ill., at an advance in salary, and says of it, "I have a very desirable position."

E. H. McGhee, of Trenton, N. J., sends us a neat little circular, in which he sets forth his penmanship instruction work, ornamental writing, engrossing, etc. Christmas and New Year's cards written at reasonable rates.

J. M. Lantz has associated himself with the Schissler College of Business, Norristown, Pa., where he and I. H. Yohe are in charge of the Penmanship Department. Mr. Lantz is enjoying his position, and reports the School as "full, away up."

Genius for conquest runs in the blood, they say. We are oftentimes led to believe it. While young Clyde Marshall was winning the contest as an expert shorthand writer at Denver in September, his honored father, C. C. Marshall, was engaged in a great contest at chess-playing at Clinton, Iowa, in which about twenty chess experts were contending. C. C. Marshall lost the prize by only half a point. When a man is deeply interested and widely read as an investigator of biology, a scholar in literature, and an all-around man in several other things, no wonder that the son, Clyde, "takes after his father" in more senses than one.



ARISTOS OR JANES' SHADELESS SHORTHAND

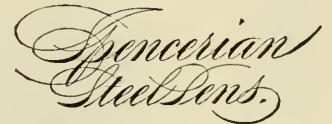
Is the best System of Shorthand for the Court, the Senate, the Office or the School. It is the equal of any as regards to speed, and superior to all as to legibility and simplicity.

The many schools that adopted it last season are unanimous in their praise and without an exception state that they graduated better writers in a shorter time, their Shorthand Departments were improved and attendance increased.

I ASSERT

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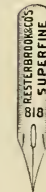
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At the Third International Speed Contest, Philadelphia, April 18, 1908, Mr. Sidney H. Godfrey, in the 180-word test, established the World's Record for Accuracy of 99 4-5 per cent.

The above records have never been equaled by any one anywhere.

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and the wise teacher will not delay in acquainting himself with what it is and what it will do. Do not forget that it is different, very much different, from what teachers have been accustomed to in this line. If you do not want to make big improvements and advances in your instruction in this subject, then this text would not interest you.

ROWE'S COMMERCIAL AND INDUSTRIAL BOOKKEEPING, published ten years ago, is still in advance of anything published since, excepting this later work. BUSINESS BOOKKEEPING AND PRACTICE, our first Budget System, is still well adapted to the requirements of many communities and will be used for years to come. It was years ahead of anything else in print when it was first published. But, we repeat, for those who wish to teach bookkeeping and accountancy as practiced in the big commercial and industrial concerns of the country, ROWE'S BOOKKEEPING AND ACCOUNTANCY is the thing.

The wide-awake commercial teacher need not be told that he should get in touch with this publication at once.

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We could fill the "Journal" with similar quotations.

THE "NEW TYPEWRITING" WINS AGAIN

At the National Business Show, Madison Square Garden, October 25, Miss Lottie E. Betts in open competition wrote 2,577 words in thirty minutes with only eight errors, establishing a new World's Record for accuracy.

Exponents of "A Practical Course in Touch Typewriting" have won more typewriting contests at the National Business Shows and at the Conventions of the Eastern Commercial Teachers' Association than all other systems combined. On the 19th of May last, the Canadian Championship was won by Mr. Leslie H. Coombes, who wrote 98 words a minute, net, for thirty minutes. At the National Business Show on October 25, Miss Betts in open competition against the world's fastest amateur operators, wrote 2577 words in thirty minutes with only eight errors, thus establishing a new World's Record for Accuracy in an International competition. Both these expert operators learned from "Practical Course in Touch Typewriting," by Charles E. Smith, and are writers of Isaac Pitman's shorthand.

The reason why "A Practical Course in Touch Typewriting" produces winners is because it is the most constructive system of typewriting ever devised. It follows the line of least resistance, so that the student becomes a skilful operator with a minimum amount of effort. It trains all the fingers all the time. The fingers are trained first on those keys over which they are naturally held when in their normal position. It is scientifically and pedagogically correct.

"A Practical Course in Touch Typewriting"

Stiff Paper Covers, 50 cents; Cloth, 75 cents.

Teachers' Examination Copy, Postpaid, 34 cents and 50 cents, respectively. Mention School.

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NEW YORK CHICAGO

ANOTHER TRIUMPH FOR Graham's Standard Phonography!

A New World's Record for Shorthand Speed was established, August 23d, by Mr. Willard B. Bottoime, of New York City, when, in the contest held by the National Shorthand Reporters' Association at Denver, he wrote for five consecutive minutes at a net speed of

269 Words a Minute

This feat, which was accomplished in competition with writers of other systems at a National Convention of Shorthand Writers, is a further proof of the Superior Speed-Giving Qualities of

GRAHAM SHORTHAND

Mr. Bottoime, who also holds the World's Record for Accuracy in such contests, learned shorthand from GRAHAM'S HAND-BOOK; and he says:

"Standard Phonography is good enough for me"

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Look Before You Leap!

Great possibilities are before you with the coming of a new year. Do you intend to make the most of them? If so, be careful how you start. Be sure you have the proper foundation---your TEXTBOOKS.

No doubt you are now securing "good" results---perhaps "satisfactory;" but it is within your power to do even better work with the Barnes method of teaching shorthand. This statement is based upon the experiences of the many excellent teachers who have changed to the Barnes BRIEF COURSE in Benn Pitman or in Graham Shorthand.

Brief-Course teachers report, "We have turned out better stenographers than ever before." "Pupils manifest the same keen interest with the last page of the work as with the first." "Students have a more thorough knowledge of shorthand." "Students were never before so sure of their notes." "Students come out better stenographers and in a shorter time." "Barnes students are splendidly qualified to fill positions, and appreciation of their good work is evidenced by repeated increases in salaries." "Best class I have ever had." "Brief Course is the book of books on shorthand." "Best on the market."

It will cost you nothing to investigate and find out for yourself what the Brief-Course method is. A paper-bound copy of Brief Course in Shorthand (either Benn Pitman or Graham) will be sent FREE to any shorthand teacher or commercial school manager. Please mention school.

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are correspondingly good texts, teaching touch typewriting pedagogically and systematically. The pupils start right, proceed surely and rapidly, and complete the course as competent and proficient operators---speedy as well as accurate. Many prominent High Schools and commercial schools use the Barnes system of typewriting; for example, the High Schools of St. Louis, Pittsburg, Providence, Springfield, Ill., Atlanta, the Bryant & Stratton School, Buffalo, Southern Shorthand and Business University, Atlanta, Metropolitan School of Business, New York. Published in three editions---The Complete Instructor, \$1.50; the Special, \$1.00, and the Abridged, 50 cents. Different books for different machines. Underwood, Nos. 10 and 11 Remington, and No. 5 Oliver editions just out.

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 First Lessons in Bookkeeping
 New Introductory Bookkeeping
 New Complete Bookkeeping
 Advanced Bookkeeping and Banking
 Moore's New Commercial Arithmetic

Gano's Commercial Law
 Test Questions in Commercial Law
 Mills's Modern Business Penmanship
 New Practical Grammar
 Belding's Commercial Correspondence
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What the student will be expected to do when he becomes an accountant in a business office, he is required to do here, and with none of the cumbersome manipulation involved in other schemes of practice. This plan is simply ideal, and is so pronounced by all teachers who have used it.

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35th Year

DECEMBER, 1910

No. 4

CHRISTMAS.

AND here we are again, at the gladsome festal day. Brotherliness, friendliness, generosity, tenderness, kindly looking back, and hopeful and loving looking onward are the all but universal characteristics of this day. Who is so mean and low down as to foster grudges on this blessed day? Who has not a song in the heart and a song in the air? This is everybody's day, the day of "peace on earth, good will toward men."

What has all this to do specifically with us as related to the educational world? Well, think it out and see.

It is a day of looking back; the year is almost gone. It is also the time to find, even in respect to our failures, mishaps, disappointments, "the silver lining behind the cloud," and of noticing how in some respects we have risen to higher things on the worn rungs of our past experiences. It is a day of congratulation upon the successes which have come to us in our school life whether as teacher or pupil; in the building up of our cherished institutions, the widening of our courses of study, the development of our appliances and activities,—progress which we can to some extent mark with pleasure.

It is a day of looking forward as well. In a week we shall be "over the line," the New Year will have begun. We will be deep in the mysteries of pot-hooks, equations, checks and balances, penmanship and typewriting, and from the height of this delightfully joyous day we will look out and on with all confidence that "the best is yet to be."

Now what may be done in and through the Commercial School to make Christmas Day a delight? There might be at least an afternoon or evening of social festivities,—cheerful songs and recitations, off-hand addresses by the principal, the teachers and students of several grades. There might be surprise gifts, not necessarily expensive, from students to the instructor and from the management or teachers to the students.

An umbrella, a walking stick, a fountain pen, a card-case, a visiting book, or such simple presents would be readily secured for gifts to the male instructors, and a pretty stick-pin, a lady's fountain pen, a visiting book, a pot of beautiful flowers from the florist, a class photograph, or an assortment of fine stationery, might be the love-gifts to the teachers of the fairer sex.

Prepared days before hand, the walls of the larger room of the institution might be hung with deftly-prepared and cutely framed mottos, such as: "Three cheers for Miss ———," "Success to our Prex," "Still better things are coming," "We'll win the day," "Watch us,—the Class of 1911," "Here's to Mr. ———," "Shorthanders with long heads," "Stick-to-itiveness wins always," "Don't fret; do smile," "We belong to the 'get-up-and-get' family."

Evergreens might festoon the walls of the reception room, and the lamps or chandeliers be hung with tissue papers of brightness. The "School Yell" might be studied and practiced.

The college motto be hung in the center of the room. The best singers give musical selections. Simple refreshments might be served by the winsome young ladies of the school.

"Our School" might secure a brief appetizing talk from the best beloved teacher in the school on the subjects, "The We Have-Beens" and "The We Ares" and "The We May-Bes."

Short congratulatory letters from the most prominent and successful graduates of the school might be read, with the "good wishes" of a few of the leading business men of the town or city.

CHRISTMAS DAY! See what you can do to make it a grand occasion for your school this year, and send us a good account of it.

The editors of THE BUSINESS JOURNAL most heartily congratulate the many schools and students with whom we are on such familiar fellowships, and bespeak for them not only the religious but the educational observance of Christmas Day as a benison for which all may be truly glad.

THE JOURNAL PARTY.

The great Federation Meeting of the National Commercial Teachers will open with a Reception to all comers in the parlors of the Auditorium Hotel, and all who possibly can do so should be there to enjoy it.

This will necessitate the departure of the JOURNAL PARTY from New York on Monday afternoon, Dec. 26. We want to hear from all who can join this party who live east of Pittsburgh, and can join us en route. Our Associate Editor, Dr. Bridge, will be in charge of one section. New England members can join us at Albany, or come and start from New York. Please communicate with us at this office as soon as your decision to go is made, so as to allow us to make sleeping car reservations, etc. We can inform you about tickets, etc., in due time.

We will arrange for as many sleeping cars as we find necessary. Be sure and communicate with us early. We will have the jolliest time en route and many things in our pre-convention will give zest to the Federation meeting. Read the program as announced in the BUSINESS JOURNAL once again, and then set your faces westward.

GROWING IMPORTANCE OF BUSINESS SCHOOLS.

Commercial Schools, Colleges, Institutes,—no matter what the name,—are of comparatively recent date, the oldest being but fifty years old, and that is a very short period in the history of a State or Nation. When many of our subscribers were young men or young women, such institutions were unknown; and when business schools were introduced, the curriculum was of a very meager character, the instructors were few in number; the outlook was very indistinct and possibly unpromising; school-taught book-keepers were looked

upon with distrust as not having been "bred to the work," as apprentices were customarily; and in fact many prophesied that the new-comer would "die in the burning."

But these schools sprang up on the right and the left hand, first by private and then by public initiative; first as units and then as links in great "Chains" of Colleges, all over the land.

The Associate Editor, during November, visited twenty-six Commercial Schools and Colleges in three of the Eastern States, in cities large and small, and looked into the faces of many thousands of young people who are devoting themselves to commercial and business studies, ranging from four months to several years. It was his privilege to address many large gatherings of these young people and to give them words of commendation, encouragement and counsel. We believe there are no more broad-minded, experienced and devoted instructors in any field of educational service than are found in the business schools of our land. And it is doubtless true that no class of students in public or private institutions of whatever grade are doing better work, winning higher laurels, securing better positions, gaining richer rewards, than the young people, male and female, who are now crowding the business colleges east, west, north and south. The nation needs cultivated, wide-awake, up-to-the-times business men and business women too. The future will find them as well-equipped graduates of the commercial departments of the many institutions of high grade now open to them.

EVERYONE NEEDS THE JOURNAL.

The young man or young woman who would become a skilled worker in any department of service which may be chosen cannot be such without much reading on subjects pertaining to the same. The minister subscribes for religious and ecclesiastical periodicals; the physician has his medical and surgical journals; the merchant has his price-lists and his current-news information; the musician receives regularly the magazines devoted to the musical art. They cannot become thoroughly saturated with the spirit and purpose of their individual professions and occupations unless they do become subscribers to such inspiring and informing magazines and quarterlies.

What a shame for a man to be compelled to say by his very position taken, "I know all I want to know, and I don't care for any more reading matter on my profession." Such a man should and would be side-tracked very quickly, and his competitors would far outrun him in the race of life.

An old philosopher said, "Reading makes the full man, writing makes the exact man, speaking makes the ready man." So, whether your study be book-keeping, penmanship, accountancy, banking, shorthand, you do yourself great injustice by declining or neglecting to subscribe for the magazines devoted to your craft. THE BUSINESS JOURNAL, under its old and present name, has been for more than thirty years helping to build up wise, and strong, earnest and active, thoroughly skilled workers in the professions. You may not have thought it necessary, but a year's reading of a progressive monthly, specialized magazine, will be of immense value in the suggestions and inspirations it will give. We are sure that THE BUSINESS JOURNAL will be increasingly interesting to the new and old subscribers for whom we are providing instructional and inspirational matter every month.

THE PENMANSHIP CERTIFICATE.

And still they come! All over the land young men and young women are studying and practicing the lessons provided by our Expert Penman, Mr. Mills, and are becoming enthusiastic in their knowledge of the penmanship art. Their

teachers are in full sympathy with this ambition, showing them how best to foster their zeal and direct it in right courses. When the students have gained sufficient mastery, and have with careful accuracy prepared specimens of their work, these are sent to the Editor of THE BUSINESS JOURNAL for his critical examination, and, if found satisfactory, a large and beautiful Certificate properly engrossed is duly filled out with the name, date, etc., suitably and beautifully written in by an expert engrosser and sent for a very moderate fee to the applicant, ready to be hung on the wall of home or school, an honor and a reward to diligent effort.

ARE YOU FAMILIAR WITH YOUR MACHINE?

What ought a typewriter operator to know about his machine? What ought he to be taught in a Business School? We reply without hesitancy, *Just as much as possible.* He should be taught to know and understand all the parts of the machine, not merely their names, but the relations which one part bears to the other parts; how to keep the machine oiled and clean; how to secure and keep the proper tension; how to put on and take off the ribbon; how to repair any little damage, as in the falling out of type from the type-bar, etc.

Then, again, as there are single and double key-board machines on the market, the wise teacher will give each pupil the advantage of proper knowledge of the various styles of machines used in the School; their differences, capabilities, advantages and disadvantages. As tabulating racks and other devices have come into play very recently, wisdom demands that the student should become thoroughly skilled in their use, with the various forms of tabulator represented on the standard machines.



By D. H. Farley.

INVITATIONS RECEIVED.

Twenty-fourth Class of Goldey, Wilmington, Commercial and Shorthand College request your presence at the Graduating Exercises, Tuesday, October 25, 7:30 P. M. Wilmington High School Auditorium.

The Faculty and Graduating Class of Rasmussen Practical Business School, St. Paul, Minn., request your presence at the Commencement Exercises, Thursday evening, December 1, 1910. People's Church.

Hefley Institute, Brooklyn, N. Y., Semi-Annual Graduation Exercises of the Twenty-second Year. Business and Amanuensis Departments. Friday October 28, 1910.

Fifteenth Annual Reception and Dancing Party of The Syracuse Commercial School at the Alhambra, Friday evening, December 9, 1910. Music by Kapp's Orchestra. Invited by M. F. Bellows, proprietor.

Department of Business Writing

C. C. Mills, Editor.

FOR BEGINNING STUDENTS.

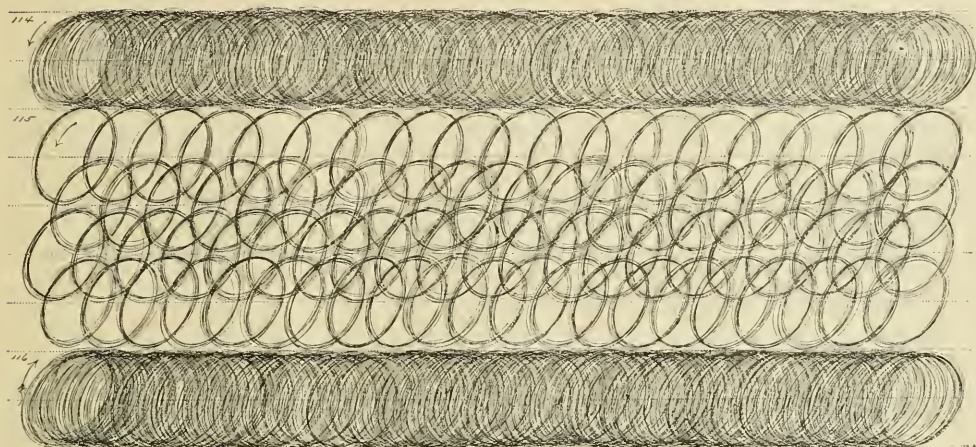


PLATE 1: Movement drills especially adapted to the beginning students. Thirty minutes every day for at least one

month should be devoted to practising these exercises.

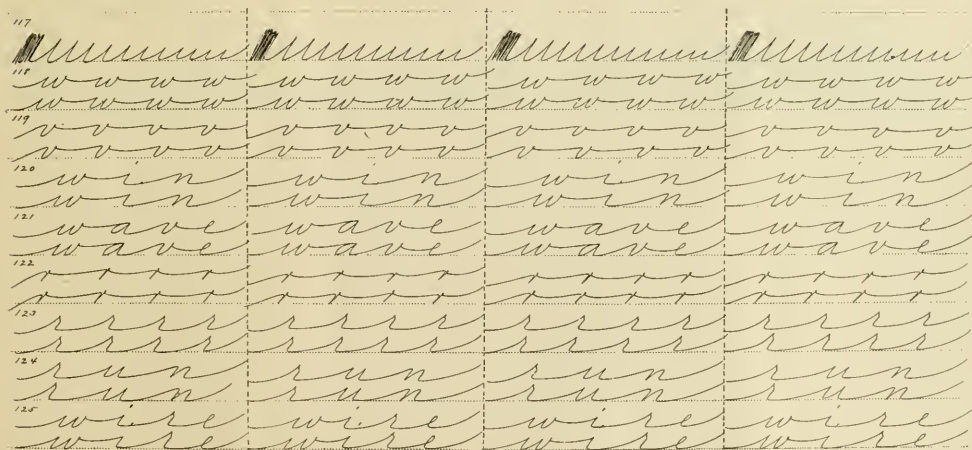


PLATE 2: The *w*, *v*, and *r*, end very similarly. They are all capable of high speed. Lineality is a prominent feature. There are two kinds of *r* given, that the student may make

his own selection. Make a full page of every line, and at least five pages each of "win," and "wire."

FOR INTERMEDIATE STUDENTS.

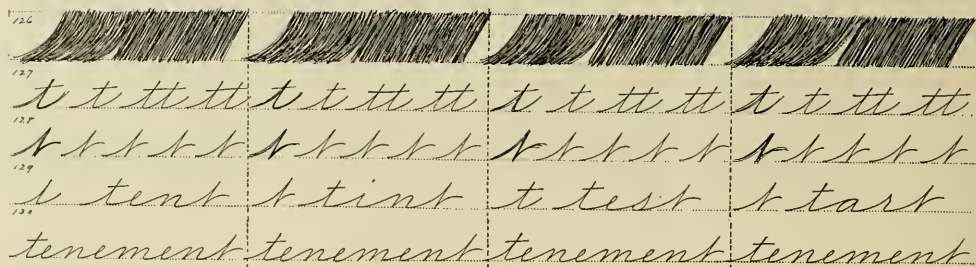


PLATE 1: The curve and straight line of the compact movement drill are of especial benefit in acquiring mastery over the extended and loop letters. In making the downstroke of

the *t* be sure to make it perfectly straight. Draw the downstrokes toward the middle of the body. Make five pages of the word "tint" and the same number of the word "tenement."

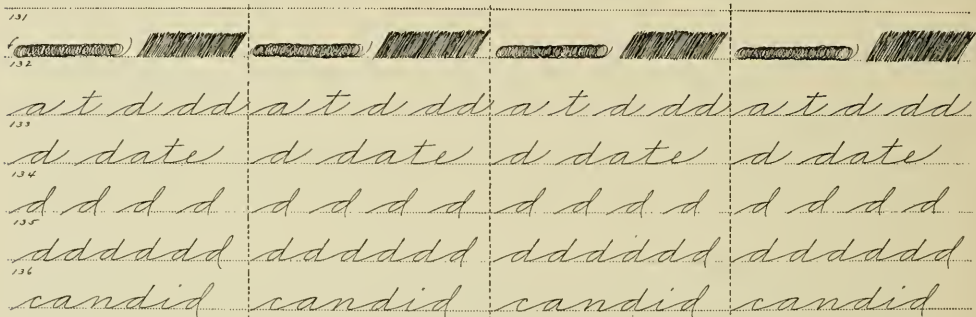


PLATE 2: The fourth degree oval exercise is an exercise the height of the small letters and should be mastered by everyone who expects to be able to execute the minimum letters with a free and easy style. Watch carefully in making the

straight line exercises that the fingers do not move in the least. Two styles of *d* are given. Make five pages each of the words "date" and "candid."

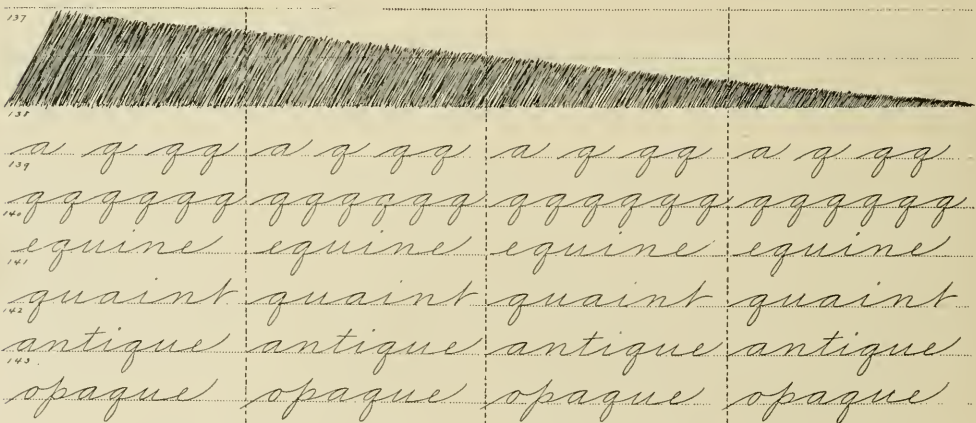


PLATE 3: A diminishing straight line exercise that will be a splendid test of skill. Be sure that the lines are all straight and that they are all parallel. Use a new pen, good ink, and good paper. While the *g* is not a frequently occurring letter,

its component parts are: the beginning is used in the *a*, *d*, and *g*, while the finishing in the *f*. Make a page each of the words "equine," "quaint," "antique," "opaque."

FOR ADVANCED STUDENTS.

At ten days' sight pay to the order of San
 Good rapid writers are ever in demand. I
 Louisville, Kentucky, February 1, 1909. Louis
 Five Hundred & ^{no}/₁₀₀ Dollars
 Lackawanna Louisiana Lawrence Lane

PLATE 1: This plate gives material on sentence practice, five pages of every sentence and one page of each word, the subject-matter of which is very useful. Make at least

Six months after date I promise to pay to
 Your communication of the 9th inst. at hand.
 A B C D E F G H I J K L M N O P Q R
 S T U V W X Y Z

A quick brown fox jumps over the lazy dog.

PLATE 2: The first two sentences of this plate are possibly the most frequently used of any in their respective departments of business literature. Make each sentence a movement drill and write dozens of pages of each. In making the capitals, master each one before taking up the next. A good

set of capitals is a severe test of the penman's skill. The sentence at the bottom of the plate contains all the letters of the alphabet and is very valuable material for the student of writing.

\$400⁰⁰/₁₀₀ Detroit, Mich., Nov. 1, 1910.
 Ninety days after date I promise to
 pay to the order of W. H. Gunnison
 Four Hundred & ⁰⁰/₁₀₀ Dollars
 Value received.
 S. A. Manning

PLATE 3: Some product work in the form of a promissory note. THE BUSINESS JOURNAL will send a beautiful com-

pendium of penmanship to the 25 students who send in the best work on this note on or before December 1st.

A A A A A A A A A A A A A A A A
 a a a a a a a a a a a a a a a a
 a a a a a a a a a a a a a a a a

THE BANK CHECK—ITS USE AND DANGERS.

By RICHARD C. HARRISON of the New York Bar.
FORMS OF CHECKS.

Do you use the form of check best adapted to the requirements of your business? Some of the many different forms are presented in the following article.



HE check department of a great metropolitan bank is in many ways its most interesting division. It is the mill through which the larger part of the grist of exchange passes in its transformation into commercial credits. The checks which are handled are as varied in color, shape and form as individual ingenuity and business needs have been able to suggest. Some of the more interesting, valuable or distinctive of these are illustrated in the present article.

matter from the barest legally sufficient order for payment of a specified amount of money, up to a complete statement of the account against which the money withdrawn is charged; varying as to style from the crude check badly printed on cheap paper, up to the handsome, expensive and sometimes artistic instrument engraved on steel and imprinted on costly stock. Sometimes they contain in addition to the order for payment of money a comprehensive presentation of the drawer's business, thus utilizing the check as a vehicle of publicity.

The bank may, it is true, always protect itself against unreasonable or objectionable checks by refusing a depositor's account. A bank is, however, very reluctant to do this, and in practice it is but rarely if ever that a desirable account is declined because of the objectionable form of its checks.

NO OTHER RECEIPT REQUIRED
THIS CHECK IS OFFERED AS A FULL AND COMPLETE SETTLEMENT OF FOLLOWING ITEMS IF NOT CORRECT RETURN TO US

DATE	ITEMS	DOLLARS	CENTS
12/29	Balance's Audit	5	00

PAY TO THE ORDER OF Worcester, Mass. December 29, 1909.

The Ronald Press Co., \$ 6.00

Five ———— 00/100 DOLLARS

The National Park Bank of New York

NOT OVER FIVE DOLLARS \$\$\$
WRIGHT WIRE COMPANY

Robert A. Wright TRIAS

W. J. Wood DO NOT DETACH

Form 1. An excellent example of a voucher check, which while of ordinary check size, includes a statement of account, an audit of this account, and a receipt for its payment.

A check is merely a depositor's order on his bank for a specified amount of the money held for him on deposit. The form of this order is immaterial from the legal standpoint, provided only that its essential features, i. e., its date, amount, signature, name of payee and name of drawee—are presented with reasonable clearness. The exact form of the check is then a matter entirely between the bank and its depositor.

The bank has no right to refuse any legally correct check duly drawn by a depositor against sufficient funds in its keeping. Therefore, so long as a check conforms to the legal requirements already referred to, its form lies in the discretion of the depositor. Accordingly, we find checks varying as to size from the blanket voucher check as large as a sheet of legal cap, to the diminutive individual check so insignificant as almost to escape attention; varying as to subject

It should be borne in mind, however, that the larger and more complicated checks are always troublesome to the tellers through whose hands they pass, and are at times highly objectionable to the parties receiving them. Hence, as a matter of consideration for those with whom a concern deals—which is merely another way of saying "as a matter of good business"—the form of check adopted should, as far as possible, avoid all excesses as to size and matter.

THE CUSTOMER'S CHECK.

The "customers' check" is the most common form. In banking circles the name is applied to all checks drawn by a depositor upon a current bank account. It is the only form of check with which the ordinary business man is called upon to deal in any quantity.

IN ACCT WITH Karson Chemical & Manufacturing Co. No. 4086 —
17 BATTERY PLACE

The Business Bank NEW YORK Dec 30 1909

THE BATTERY PARK NATIONAL BANK

PAY TO THE ORDER OF Ronald Press Company \$100.00

One 100 DOLLARS

NOT OVER FIVE DOLLARS \$\$\$

Frederic M. Williams TRIAS

W. J. Wood DO NOT DETACH

Form 2. Voucher check of ordinary check size, but including statement of account and receipt for its payment. A simple but effective form.

FORMS OF VOUCHER CHECK.

A good example is shown in Form 1. It will be noted that the body of the check is in the usual form, containing a simple order to pay the sum of money called for by the voucher. The latter is arranged in convenient manner to show briefly the items included in the transaction, with the amount of each. The auditing is shown by the signature at the bottom of the voucher. The check includes another feature of merit, viz.,—the statement that it “is offered as a full and complete settlement” of the account, thus making its acceptance and use a receipt. The check, when returned by the paying bank, becomes in itself a compact record, the preservation of which is simple and satisfactory.

This check is also noteworthy from the fact that it is drawn on a bank in a city other than that in which the home office of the maker is located. It illustrates a practice comparatively common with large concerns having dealings calling for frequent payments in large centers like New York City, of keeping bank accounts there upon which drafts may be made without involving the usual charge for the collection of out-of-town checks.

The signature of this check is worthy of notice, as the correct form for use by corporations. It is to be preferred to that shown in Form 2 which omits the corporate name.

Form 2 is, in the main, the same as Form 1, except that it omits the auditing feature and is signed by the treasurer of the corporation with his official signature. There is no strong objection to this practice, as any signature agreed to and recognized by the bank is legally sufficient. It is, however, desirable to have all corporate instruments authenticated and identified by the corporate signature, save in those rare cases where the conditions dictate a departure from the usual form.

The receipt effect of the present check is not so obviously apparent as is that of Form 1, but, when properly endorsed and collected by the payee, it affords an all-sufficient evidence of payment in accordance with the statements of its face.

Form 3 carries the elaboration of the voucher check almost to its limit. It contains a carefully worded receipt by endorsement provision, as well as all the other features noted in the previous illustrations. The voucher is a complete record of references to books and files which involve the transaction covered by the payment. It is part of an elaborate system of accounting which only very complicated businesses require. It is open to the same objection from the banks as that urged against Form 3.

Form 4 shows a voucher check, designed for the present article by a well-known accountant of New York City. It illustrates a very simple though complete method of recording the entire transaction on a single instrument of the size of an ordinary check. The check as presented is merely a modification of a form already used to a considerable extent, which has given much satisfaction. The advantages of the former are manifest.

For most purposes the simpler forms of voucher checks are to be preferred. They contain all the essentials of the record without losing the desirable uniformity as to size and general arrangement of the ordinary check.

PRESERVATION OF PAID CHECKS.

The preservation of paid checks when returned by the bank is commonly provided for in three different ways, as follows:

(1) By pasting the returned check to its proper stub in the check book. Objection to this plan is found in the time required to paste the returned checks to their corresponding stubs neatly and securely, and in a business where a large number of checks are issued, it causes an accumulation of

The Bryant Electric Company PAY WARRANT No. 20713 ⁶⁶		ENDORSEMENTS	
PAID <u>JUN 13 1910</u>			
THE FIRST-BRIDGEPORT NATIONAL BANK BRIDGEPORT, CONN.			
PAY TO THE ORDER OF <u>The Ronald Tress Co</u> <u>New York</u> <u>Ten 00</u> ^{11/10} <u>100</u> ^{11/10} Dollars			
The Bryant Electric Company <i>John Taylor</i>			
THIS PAY WARRANT MUST BE DEPOSITED OPPOSITE, LIKE A CHECK, WHEN SO DEPOSITED IT MAY BE CASHED IN ANY BANK AND WILL BE PAID THROUGH THE CLEARING HOUSE.		THIS PAY WARRANT IS A PAYMENT IN FULL OF THE WITHIN ACCOUNT AND THE PAYEE ACCEPTS IT AS SUCH BY ENDORSING HEREON ABOVE. NO OTHER RECEIPT IS NECESSARY OR DESIRED.	
SIX OPPOSITE			

Form 3. A voucher check when properly endorsed. Folded when in use, fold running horizontally through center of account. Inner face, with account form appears below.

The Bryant Electric Company BRIDGEPORT, CONN.		VOUCHER NUMBER 20633 for the month of "JUN" 1910								
<i>To</i> The Ronald Tress Co. 877 Broadway, New York, N. Y.										
FOR Books										
DATE	AMOUNT	CASH	DEBIT	CREDIT	BALANCE	DATE	AMOUNT	CASH	DEBIT	CREDIT
JUN 11	212A		10 00							
		CHECK BOOK PAGE <u>221</u>		CLASSIFICATION 946 100 100 203 200		APPROVED FOR PAYMENT. <i>Y. M. T.</i> CHIEF CLERK				
EXAMINED <i>Wm. J. M.</i> RECORDS <i>Wm. J. M.</i> ASST. CHIEF CLERK.										

Pine Wood & Knots Co. New York, N.Y.	THE FIRST NATIONAL BANK OF NEW YORK									
	No. <u>41144</u> NEW YORK, N.Y. _____									
	Pay to the order of _____					ADDRESS _____				
	DOLLARS IN FULL PAYMENT OF ACCOUNT AS FOLLOWS:									
PINE WOOD & KNOTS Company										
By _____					By _____					
President					Treasurer					

Form 4. Suggested form of voucher check, not larger than the ordinary check, but giving ample space for statement of account.

"THE FAITH TO FOLLOW."

BY CLYDE H. MARSHALL,

Winner of the American Speed Championship Cup.

The editor of THE JOURNAL has asked me to write something that might be of help to the young shorthand student or the inexperienced writer. There are a great many errors that such writers are apt to fall into; and I know that I as a beginner have fallen into every one into which I could fall. Very few young people have profited less by the advice of their elders than I, or have learned the error of their ways by "harder knocks" or more unpleasant experiences. My fault, like that of many others, was that I "knew it all"; I had not "the faith to follow."

Shorthand writers may be divided into two classes: Those whose ambition is to engage in commercial stenography as a stepping-stone to something better, apart from shorthand, and those who are seeking to make shorthand writing their profession and become capable reporters. To each class, my advice is: "Be humble; be earnest; have the faith to follow."

The young man who wants to be a shorthand reporter should not try to "go it alone." He should by all means become the pupil of some able and experienced reporter, and then follow faithfully, earnestly, humbly. He should not study the text-books of a variety of "systems"; he should not try to invent "short cuts" of his own; he should not experiment. All these things come within the province of the experienced reporter. The "young fellow" who places himself *at the start* under the right guidance, and who follows that guidance during his early years of training and experience, is the *wisest* as well as the *most fortunate* of shorthanders.

The young person who intends to use shorthand as a stepping-stone is apt to make the mistake of supposing that, since he plans to be a stenographer for only a few years, he need not spend much time in perfecting himself in shorthand. Now, strange as it may seem, the best and quickest way to use office stenography as a stepping-stone to something different is to become a proficient office stenographer! He who is the most proficient there is most likely to be chosen for promotion, whether to the sales department or the operating department. How pitiful is the spectacle of him who, hating the typewriter desk and eager to graduate from it, yet remains at the distasteful task just because he is unwilling to "buckle down" and thus "win out."

He who would use his amanuensis experience as a "stepping-stone" should *hew to the line* of his shorthand text-book; he should learn it only and learn it well.

I believe in a full, well-vocalized, well-shaded style of shorthand for beginners and experts alike. In my own writing I insert a great many vowels, diphthongs and coascescents, and to a far greater extent than I did as a young office stenographer. I write a style that is quite as "long" and as "full" as any so-called corresponding style; and I heartily wish I had never seen a "brief" or "advanced reporting" style. Moreover, I have noticed that dozens of older and abler writers than I write a very full and legible style of shorthand. It is greater *legibility* we need and not greater *speed*. Speed is common; speed is cheap. Real legibility is rare and priceless.

The pupil is unfortunate who starts with an impracticable shorthand system, or an incapable teacher. Many beginners are not taught how to hold the pen or even how to sit at the table. Many are rushed from the study of the principles into "dictation" and "speed" practice months before they are ready for it. Many are sent forth from the shorthand school with scarcely a quarter of the training they really need, and many become stenographic failures, wasting many precious years of their lives. For all such I am sincerely sorry. I feel keen indignation against those who have misled and injured them. But, what can be done? They are already in bad hands, and beyond the help of those who do know and would help them if they could.

But no pupil can go very far wrong who is taught by one who has trained others to be capable writers, or, better still, who is himself an experienced and capable reporter. All that is then needed, on his part, is the earnestness, the willingness, and "the faith to follow."

OCTOBER CHAMPIONSHIPS.

October, 1910, seemed to be a winning month for the Underwood Typewriter Company. See the following:

Oct. 18, 1910, London—English Championship won by E. A. Trefzger.

Oct. 25, 1910, New York—School Championship won by Miss Margaret Owen, 83 words per minute, net.

Oct. 25, 1910, New York—Amateur Championship won by J. L. Hoyt, 94 words per minute, net.

Oct. 26, 1910, New York—Phonograph Transcribing Championship won by M. Light.

Oct. 27, 1910, New York—One-Minute Championship won by Miss Florence E. Wilson, 124 words, net.

Oct. 27, 1910, New York—World's Championship won by H. O. Blaisdell, 109 words per minute, net.



WORDS YOU MAY MISPELL.

A hundred students were given these words to spell, words that were familiar to them; the figure opposite each word indicates the number who misspelled that particular word. Try it in your school and see how the results compare with these:

reminiscence	50	competitor	10
indispensable	40	accumulate	6
intermittent	33	admissible	20
irresistible	30	exhilarate	25
belligerent	50	occurrence	33
spontaneous	2	effervesce	33
permissible	25	exaggerate	8
perceptible	33	prejudice	25
controversy	3	supervise	5
inflammable	33	supersede	50
existence	25	fascinate	20
conscious	20	criticise	12
recipient	25	eccentric	25
efficient	10	particle	8
competent	25	blamable	5
plausible	10	occasion	10
civilize	5	describe	10
tangible	20	symmetry	40
accessory	10	separate	8
intercede	16	license	25
intersperse	20	pittance	12
counterfeit	10	nuisance	5
accommodate	8	judgment	10
acclamation	17	napha	10
assassinate	10	embarrass	5

ANOTHER LIST—TRY IT.

If your advanced class can spell these words they have been exceptionally well trained:

separate	metallic
discrepancy	harrass
corroborate	embarrass
repetition	commodities
etigible	recommend
emanate	supersede
guard	indelible
gauge	untill

WHERE THINGS COME FROM.

LACE.

In our travels at home and abroad we have found great delight in seeing and examining the laces of the various countries, man though we be. When we landed at Queens-town, Ireland, we were met by many jaunty Irish maids, who showed us their exhibits of very beautiful specimens of lace "made, Sir, on the auld sod." We are told that at least six thousand Irish women are working in all sections of Ireland in this industry.

In Venice we spent hours in the Royal Lace Works, under the immediate patronage of the Queen Mother, and we bought several samples for family and friendly gifts. Here we found about two hundred women and girls who had been taught within very recent years the art-craft from a few old crones who had been lace-workers in their girlhood, but whose art industry had become almost forgotten.

Brussels, Lille, Valenciennes, Mechlin, Venice, Malta and other European centers are the locations of great lace industries, where skilled eyes and deft fingers have wrought for beauty and utility at once.

Nottingham, England, is a center where machine-made lace is produced, almost rivaling some qualities of the hand-made creations.

IRON.

The men who own the iron of the world may be said to control it. Though widely known in all parts of the world, yet it may be found in masses in comparatively few special fields. Little pure iron is found. It is almost always known as an ore, as for instance, the oxide of iron. It is a strange fact, but we believe it is such, that by far the largest iron deposits of the world are in Protestant countries,—the United States, Germany, England. Iron pyrites is found quite commonly over the world, but it is of little value relatively. Hematite, or the red oxide, furnishes the chief commercially-valuable iron. The ores are smelted in blast furnaces with coke or coal, the smelting method depending to some degree upon the quality of the ore. Iron is used in innumerable various ways, and commerce would come to an instant standstill without it. From a tack in the carpet to the steam boiler of the Mauretania; from the forceps to the homeopathic pill prescribed as a tonic, we find iron meeting the needs and entering into the service of man.

Department of Shorthand and Typewriting

Dr. W. D. Bridge, Editor

TO THE "HUB" AND BACK.

THE Golden Wedding of a brother-in-law turned the Associate Editor's face toward Boston on Tuesday morning, Nov. 1, and it seemed good unto him to "look in" upon the Commercial Schools by the way.

Stamford, Conn., was the first stopping place. Here we had a surprise indeed in visiting Mrs. Manson Arthur Merrill's Business School. Finely located, a faculty of experienced teachers, an excellent curriculum, an unrivalled auditorium, capacious and well-furnished instruction rooms, a rest room with well-selected large library and the current magazines, a fine lunch-room, a full supply of standard typewriters, all that makes an A No. 1 Commercial School we found here under Mrs. Merrill's upbuilding of 22 years.

Mrs. Merrill is the proprietor and conductor of similar schools in Port Chester and South Norwalk. The Graham System of Shorthand is taught in all these schools. With great pleasure we addressed briefly the students in the beautiful Auditorium. Mrs. Merrill is a genius of instructional management.

In the afternoon we were in Bridgeport, Conn., and called upon Brown's Business School, under the management of S. D. Gutches, specially aided by his gifted wife, the special instructor in the English Departments. Miss Jessie Scott is the Teacher in Shorthand. Here I found a more than cordial reception. I visited all the various rooms, finding them well fitted for their designed service, with twenty typewriting machines in use. Though I was present in the after-school period, there were from 40 to 50 young men and women present whom it was pleasing to see and address, agreeing to visit them later. Eight teachers and 150 students constitute the school force.

Hastening at night fall to Waterbury, Conn., I found a most excellent reception and accommodation at Hotel Kingsbury, a fine temperance house with 180 guests.

Wednesday morning, Nov. 2, a hearty reception was given me by H. C. Post of the Waterbury Business School, of which the day-school enrollment is 117 and the night school 174. Remington, Underwood, L. C. Smith, and other machines are in use. All the office appliances are employed. The Isaac Pitman System of Shorthand is taught. A very large and seemingly interested company of students and teachers listened most intently to an address we were privileged to make. Greatly enlarged accommodations as to rooms and desks are doubtless to be had in the near future. We were much impressed by the prevalent enthusiasm throughout the School.

Monroe's Business School was next visited, much smaller than the preceding School, but having an enterprising conductor in W. I. Monroe, whose school we were very glad to visit. We examined the office and school equipment, and believe they fully meet the needs of the student body. The classes gathered were evidently pleased to hear "the veteran Phonographer" briefly outline some of his experiences in their

particular lines of study. Mr. Monroe we found to be almost an abnormal follower of the Benn Pitman System of Shorthand, whose love of Jerome B. Howard surpasses description.

A cross-country trolley ride in the afternoon brought us to Middletown, Conn., the seat of our college Alma Mater, from which we graduated fifty years ago next spring. Middletown has changed greatly for the better during the half century, and among the most valuable acquisitions is a large and excellent Y. M. C. A. building, in which in very ample and well lighted rooms is located the Connecticut Business School, J. F. Nixon, Principal. We were greatly pleased at the evident earnestness of the young men and women in both the Business and Shorthand Courses. Mr. Nixon and his assistants are experts. It was a pleasure, in a brief heart to heart talk to the assembled students, to compare their many advantages with those afforded me when I was a student in college. The Cogswell System of Shorthand is taught, and several varieties of typewriter used.

After a brief run over our old college campus, and a visit to the surviving daughter of our college chum, we sought a hostelry in the Capital of the State, Hartford.

Thursday, Nov. 3rd, found us searching for schools through a drenching rain. First of all we entered the altogether too-crowded quarters of that veteran commercial teacher, E. M. Huntsinger, and enjoyed exceedingly our examination of the many-sided Huntsinger Business School. We were surprised at the sight of so many roll-top desks, but they were all occupied by apparently most studious young people. The Principal amazed us by the seemingly impossible amount of personal attention given by him to every individual's work in the Business Department, and showed the excellent methods employed in the work. Munson Shorthand is the chief system taught. As showing the wide field served by the Huntsinger School, we may say that during the year ending June, 1910, 541 positions for employment were offered the school, of which 213 were filled and there were 328 which could not be filled. 3181 graduates and students have been placed in situations in 164 months.

Miss E. M. Olmstead's Select Shorthand School next attracted us. This is a small school limited to about thirty-five students. We found only one young man among the bevy of busy women. The school was founded in 1887, has very attractive rooms, well supplied with all school furniture and appliances, typewriters, etc., and an efficient teaching service.

Morse's Business School next opened its doors to us. E. H. Morse, the hustling proprietor, greeted us cordially, and in due time conducted us through the several departments of the institution. We found a very large body of hard-working students, who seemed saturated with the spirit of their chief. We were delighted to grasp the hand of Mrs. Noble, whose monthly Letter to Young Women, in THE BUSINESS JOURNAL, is a delight and profit to so many.

Mr. Morse assures us that the extraordinary growth of his school, established fifty years ago, as a Bryant & Stratton

School, will surely require very soon the removal to far larger quarters. We were happy to meet several of the Faculty and to note their methods of teaching.

After this good and solid day's work in Hartford we trolleyed our way again through the driving rain to Springfield, Mass., and soon found ourself "at home" with our only living brother, M. Wells Bridge, for nearly a lifetime the capable and active Treasurer of Hampden County.

Friday morning, Nov. 4, found us as a guest in that celebrated New England institution, the Springfield Business School, directed by that master hand, B. J. Griffin. We had visited this unique Business School last June, as judge in a most interesting typewriter contest, and were pleased indeed to meet again Miss Mae Carrington, for many years the winner of the highest honors in many similar contests all over the land, a graduate of this school, and now its chief director in typewriting instruction. Her splendid typewriting class was truly a surprise to us, using 70 machines at one time. A very fine reception was given us in the large penmanship room, where very briefly we offered words of encouragement and suggestion to the hundred or more young people before us.

On Saturday in the "Heart of the Commonwealth," Worcester, we visited Worcester Business Institute, under the efficient administration of C. B. Post, brother of H. C. Post, of the Waterbury Business School, whom we had so recently visited. Mr. Post welcomed us cordially, but was too busy consulting with parents and enrolling students to conduct us through the several rooms of the school, but turned us over to the "tender mercies" of Messrs. E. A. Folsom, R. D. Horton and M. M. Edgar, members of his teaching staff, who gave us all possible attention and information. We found 106 desks (more than one-half of them roll-top) in the main room, and 51 typewriting machines in that department. Being Saturday, we were not of course privileged to see the students at work, but their numbers are very large and their standing very high, as we were informed. The catalogue is a veritable work of art.

Becker's Business School, facing the beautiful Common, came next in our school visitation. From the office window we looked down on the very spot where stood the small square school-house where as a child of four or five years we learned our "a-b-abs" and other primary matters. Mrs. Becker, widow of the founder of the school, and Mr. Wallace and other members of the Faculty, showed me the large, well-furnished rooms, the systems of business and shorthand instruction, etc., etc. We were sorry that the Saturday vacation forbade our seeing the school in *working* array.

Our last visit for the day was at the New England Business School owned and conducted by Mrs. Grout. None of the Faculty was present save Mr. Robertson, who has but recently brought his splendid abilities of service from one of Chicago's greatest schools. The equipment and opportunities of the school are heralds of great success.

For the second week's Visitations, see January number.

THE MANY USES OF A TYPEWRITER.

The compositors on a Hungarian Daily published in Cleveland recently went on a strike. The proprietor asked them to wait until after the issue of the paper, when he would settle the dispute, but they refused to wait. Having several Smith Premiers equipped with Hungarian characters, he had the balance of the paper typewritten in regular column form, photographed and stereotyped, and was able to issue his paper on time. This was done for two weeks until a settlement was made with the compositors.

TYPEWRITING CONTESTS.

MADISON SQUARE GARDEN, N. Y., Oct. 25, 1910.
Amateur Championship of the World, International.

NAME.	MACHINE.	WORDS.	ERRORS.	RATE.
J. L. Hoyt,	Underwood,	2955	28	94
Ethel E. Eccles,	"	2864	50	87
Gus R. Treftsger,	"	2784	42	86
Miss Allena Kanka,	Smith Premier,	2724	32	85
Ernest G. Wiese,	Remington,	2806	50	85
Harold G. Smith,	"	2669	24	85
Miss Lottie E. Betts,	Underwood,	2557	8	85
Arthur L. Robinson,	Remington,	2669	72	80½
Alice Maud Owen,	Smith Premier,	2485	20	79½
Isobet Schafer,	Underwood,	2699	72	78
Philip J. Cowan,	"	2855	106	77½
Leslie H. Wilson,	Smith Premier,	2684	76	77
Erma Kier,	"	2489	47	75
Augusta Wolf,	Remington,	2663	98	72
Miss Maud Linker,	Smith Premier,	2461	66	71
L. H. Colston,	Monarch,	2557	90	72
Florence Lay,	"	2507	132	61½
Charlotte Spero,	Remington,	2050	64	58
Emil J. Schoch,	"	2009	56	58
Calista Dupont,	Smith Premier,	2425	153	55
Miss Edith Hanford,	"	2104	92	55
George M. Rothaug,	Remington,	2230	124	53
Edna M. Austin,	"	1969	102	49

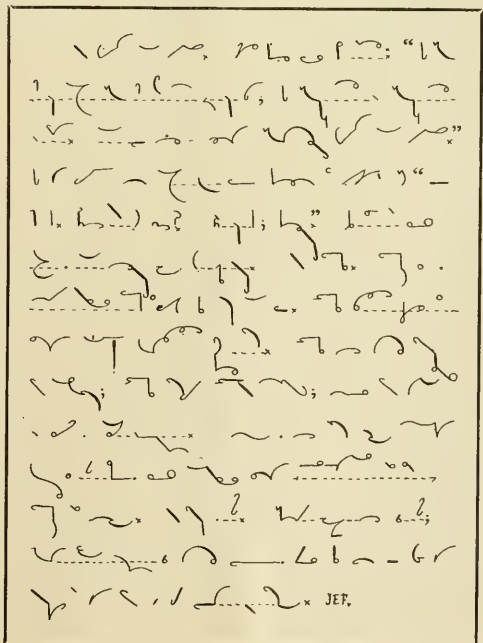
SCHOOL CONTEST.

Margaret B. Owen,	Underwood,	1365	24	83
Bessie Friedman,	"	1327	23	81
Florence Eckhoff,	Smith Premier,	1121	35	63
Parker C. Woodson,	Remington,	1151	57	58
May E. Tanham,	Underwood,	935	93	31

WORLD PROFESSIONAL TYPEWRITER CHAMPIONSHIP

J. L. Hoyt,	Underwood,	5927	47	95
L. H. Coombes,	"	6386	160	83
Florence E. Wilson,	"	6636	184	95
H. O. Blaisdell,	"	6919	72	109

Benn Pitman Notes by J. E. Fuller, Wilmington Del.





H. O. Blaisdell, Champion Typewriter of the World.

OUR SHORTHAND PLATES.

We believe that the matter which we furnish in our Shorthand page is worthy of being used as dictation matter by teachers. We would be glad to have the writers of the several systems represented send us transcripts as neatly and properly typewritten as possible. We will publish in the January issue the names of such writers, giving correct transcripts, and also the transcripts of the notes in this issue.

The following is the matter appearing in the November issue:

KEY TO NOVEMBER SHORTHAND PLATES.

We are all of us too apt to dwell on the burden of our lot, and think work an evil or a disgrace; whereas life would be wretched without work to stimulate us onward, and enable us to bear the ills that flesh is heir to. Unless you are able to work, and do work, you are a useless encumbrance. Better be a worker, no matter how humble the occupation; earn what you consume. There is scope in work for all, from the lowest to the highest. Industry is a noble thing. We are told of guardian angels; heaven's guardian angels and ministers are "men,"—men endowed by God with intelligence to perceive the truth, and wisdom to act rightly. The essential thing is to have an object in life, an ideal within you, that will raise the character and excellence of your work. "Believe me, whatever of dignity, whatever of strength we have within us, will dignify and will make strong the labor of our hands; whatever littleness degrades our spirits will lessen them and drag them down; whatever noble fire is in our hearts will burn also in our work; whatever purity is ours will chasten and exalt it; for as we are so our work is, and what we sow in our lives, that, beyond a doubt, we shall reap for good or ill in the strengthening or defacing of whatever gifts have fallen to our lot."

CHAMPIONS.

It is a splendid thing to be a champion in a good cause; a woeful evil to be a champion in a bad cause.

The Waterbury, Conn., Business College (H. C. Post, Principal) is the *typewriting* home of Miss Ethel E. Eccles, the winner of the Second Prize, the Silver Medal, in the Amateur Contest at the Madison Square Garden, New York City, October 25th last, with a record of 87 2/15 words per minute for a half hour. Miss Eccles is a most capable stenographer for one of the leading firms in Waterbury. Miss Eccles had been the winner of trophies and medals in two Connecticut Champion Contests, but surpassed herself at the Madison Square Garden effort. What next year's contest will develop, who can tell?

Graham Notes by W. D. Bridge, N. Y.

Handwritten shorthand notes in cursive script, arranged in several lines. The notes are dense and difficult to decipher without a key.

W. D. Bridge.

Isaac Pitman Notes by E. H. Craver, Paterson, N. J.

Handwritten shorthand notes in cursive script, arranged in several lines. The notes are dense and difficult to decipher without a key.



MOVEMENTS OF THE TEACHERS.

J. M. Wiley, of the Western Normal College, Shenandoah, Iowa, has been selected as principal of the Department of Commerce of the State Normal School, Wayne, Neb.

W. F. Matrojeau is the new commercial teacher in the Deer Lodge, Mont., High School.

John Burkman, of Detroit, Mich., has been engaged as principal of the Idaho Falls, Idaho, Business College.

W. H. Patten, of the Merrill School, Stamford, Conn., is now at Port Chester, N. Y.

C. L. Reindollar, recently with the Long Island Business College, Brooklyn, N. Y., has been engaged to take charge of the arithmetic department of Sadler's Bryant & Stratton Business College, Baltimore, Md.

L. E. Terry, of College View, Nebraska, goes to Wichita Commercial College, Wichita, Kansas.

W. M. Oates, formerly of Aberdeen, S. Dak., is teaching in the Red Wing, Minn., High School.

George A. Parker, of Mt. Holly, N. J., has recently taken charge of the commercial department of the Tyrone, Penn., High School.

E. L. Cramer, of Hillsdale, Mich., has recently gone to Fond du Lac, Wis., where he is principal of the commercial department of the high school.

James F. Elton, of Kalispel, Mont., goes to Baker City, Ore., High School as commercial teacher.

R. H. Wade, of the Bowling Green, Ky., Business University, is with W. W. Merriman, Georgia-Alabama Business College, Macon, Ga.

The Holmes Business College, Portland, Ore., has added C. M. Wright, of the Spencerian School, Louisville, Ky., to its teaching staff.

Frank Karnes, formerly with Caton Business College, Pittsburg, Pa., has been engaged as commercial teacher in the Geneseo, Ill., High School.

Miss Evelyn Shedd and Edgar M. Houk are the new commercial teachers in the Racine, Wis., High School.

Sydney L. Angell, of Streator, Ill., has been elected to a position as commercial teacher in the Preparatory Branch of West Virginia University, Keyser, W. Va.

A. T. Williams, of Milwaukee, is the new commercial teacher at the Elliott Commercial School, Wheeling, W. Va.

R. M. Westover, of Parks Business School, Denver, Colo., is now engaged in high school work at San Bernardino, Calif.

E. J. Ryan, late of the Eastern District High School, Brooklyn, has accepted a position with the Bayonne, N. J., High School.

J. R. Hayes, Bowling Green, Ky., Business University, is teacher of telegraphy, etc., for the Meredith Business College, Zanesville, O.

E. B. Brunk, Sedalia, Mo., is the new commercial teacher in the Wisconsin Business College, Racine, Wis.

Miss Mae I. O'Hara is the new commercial teacher in the Parkersburg, W. Va., High School.

Miss Ellen J. Whitecomb, of Holbrook, Mass., is teaching this year in the North Woodstock, N. H., High School.

Charles McMullen, is the new commercial instructor in the Great Falls, Mont., High School.

C. A. McIntyre, a graduate of the Western Normal College, Shenandoah, Iowa, is teaching in the public schools of Bisbee, Ariz.

G. T. Wiswell, of New York City, has taken the place of J. K. Renshaw, at Banks Business College, Philadelphia, Pa.

W. A. Heffernan, formerly of the Soldam High School, St. Louis, Mo., has been engaged as commercial teacher in the Spencerian Business College, Milwaukee, Wis.

N. H. Roberts, of Dunsmore Business College, Staunton, Va., goes to the Bryant & Stratton Business College, Manchester, N. H.

Miss Susan H. Lane, of Newton, Mass., has been engaged for the commercial work in St. Johnsbury Academy, St. Johnsbury, Vt.

Miss Pattie G. Moores, Bowling Green, Ky., Business University, is with the Canton-Actual Business College, Canton, O.

J. B. Walton, formerly with Lockyear's Business College, Evansville, Ind., is commercial teacher this year in the Ashland, Ky., High School.

A. G. Wade, formerly of the Bowling Green, Ky., Business University, is connected with the Spencerian Business College, Milwaukee, Wis.

AN ACKNOWLEDGMENT.

We should be unjust to ourselves, and to THE BUSINESS JOURNAL, with which we are associated, if we failed to mention that, through the most kind and spontaneous action of our long-time friend and co-laborer, Dr. Edward H. Eldridge, of Simmons College, Boston, and Frank H. Burt, Court Reporter of the same city, a reception was given us on Friday evening, Nov. 11, at the American House, at which covers were laid for sixteen leading members of the *currente calamo* fraternity. For four hours the goodly fellowships of former days were renewed, stories were told, "Shorthand Standardization" fully discussed, stenographic values considered, Beale's Shorthand Library located (tentatively), serious and rollicking experiences narrated, and "all went merry as a marriage bell." It was truly a delight to us to meet a shorthand pupil of forty years ago, and two reporters with whom we had had "office room" for several years at a later period. Not all the friends were able to "stay through the feast," but the joyous occasion will never be forgotten by us. Blessings, say we, upon all our old-time confreres!

WM. D. BRIDGE.

Department of Business Education

Conducted by F. G. NICHOLS

State Inspector of Business Education, Albany, N. Y.

IN the September and October numbers I emphasized the necessity of ascertaining to what extent your associates were opposed to commercial training, and suggested the importance of winning them over to your way of thinking in regard to this phase of education. You may recall that I urged you not to *argue*, but to *show* them—that is, to convert them by bringing them into contact with your excellent teaching, for after all it is *how* we teach that counts quite as much as *what* we teach.

My purpose in this number is to set you to thinking about your own methods of teaching—what they are, where you got them, and whether or not they may be improved.

Last week while visiting a high school where several commercial teachers are employed, I overheard this remark by a teacher of bookkeeping who was conducting a class in an adjoining room, "There is no need of my answering a question a hundred times for a hundred pupils when you can find the answer to your question in the textbook if you will only look for it there." There are two lessons in this statement which I wish to place before you for your thoughtful consideration. First, the danger of encouraging the pupil to lean too much on the textbook and second, the almost necessary consequence of this error, not *teaching* at all.

Do you teach *bookkeeping*? I saw a class of college graduates once who had produced a beautiful set of commission books, but according to their own statements and their answers to questions put to them they knew practically nothing about commission bookkeeping. They had not been *taught* bookkeeping and notwithstanding their excellent preparation for their work—a full college course—had not been able to get from their text what they very much desired—the reasons for things, and their teacher had not made the most of his exceptional opportunity to *teach*.

As I go about visiting many schools, public and private, I am continually confronted with the statement that "*We* teach bookkeeping by the *individual* plan." Many years ago business schools were opened and the "enter at any time" idea had its birth. Individual instruction was offered, not because it was necessarily best, but because it was not possible to provide a teaching force large enough to handle the daily enrollment of differently prepared pupils by the class method. Individual instruction has been advertised far and wide as the best method for all, and the only method for some who find it difficult to profit by class instruction. In the early days bookkeeping was simple and the degree of proficiency required of the average bookkeeper was much lower than it is at present. Then graduates of business schools were fitted to fill clerical positions and the problems of future growth and promotion were left to take care of themselves. Courses were accordingly narrow, including only bookkeeping, penmanship and arithmetic. At present commercial courses in both public and private schools are outlined with a view to mental development and broad training as the basis of rapid promotion to positions of greater importance than that of bookkeeper.

Business schools have lately established registration dates, a week, or two weeks, and in some cases, four weeks apart, but the individual instruction plan is in many cases followed as faithfully as ever. High schools with an annual or semi-annual registration have added commercial courses and the teachers have in many cases clung to the individual method without once thinking about the expediency of doing so.

Is it not possible to combine the class and individual methods with profit to the pupil? Are not the minds of pupils quickened by contact with other minds? Does the pupil who follows book directions and illustrations get the mental training out of his study that he has a right to expect? Is not the power of mind gained through mental exercise quite as important as the informational side of your instruction? These are important questions and upon our answers to them will depend much of our success as teachers.

It is a sorry sight, indeed, to see a teacher of bookkeeping who spends the greater portion of his time with "keys" in hand going about checking up results. No class work; no interesting and helpful development of important principles;

no rapid fire drills; no wholesome rivalry between pupils except the pernicious kind where each one tries by more faithful attention to book directions and more hours of home work (?) to get more "sets" done in a given time than do his fellows.

I believe in drill, oral and written, but only for the sake of making permanent the pupil's knowledge of the subject, and not merely because by doing a thing many times one becomes able to perform similar acts automatically. Have you ever seen students who could make a proper journal entry for a given transaction because similar transactions had been so recorded in an earlier stage of the student's work and by constant reference back and much repetition the act of recording such entries had become automatic? Would it be better to develop the underlying principles of each new transaction in such a way as to give the learner a thorough understanding and mastery of his subject and not trust to mere repetition to fix in mind what he will have occasion to use in subsequent work? This would mean knowledge plus *power* and modern business conditions demand the latter quite as much as the former.

A combination of the two methods is suggested above, but it is not enough to have a teacher devoting practically his whole time to individual help with an occasional *class drill* on the side. Class drill, important though it is, is not sufficient; it is *class teaching* that is indispensable to the best mental development.

In business schools it is customary to have one or more large rooms with two or more teachers on the floor. Would it not be productive of better results and more economical of the teachers' time to have one teacher spend his time in a class room where he could meet and give instruction to groups of students who in the judgment of the floor teacher needed it and thus avoid the necessity of almost endless repetition on the part of the floor teacher? After a dozen students have reached a difficult point in their daily work and have asked the same question in turn, do you find yourself *teaching* the first, *explaining* to the second, and merely *telling* the others? No truer pedagogical principle was ever enunciated than that "telling is not teaching."

A short time ago certain public school superintendents began to give individual instruction in the grades. Business school men said "That is nothing new. We have always taught that way." The method as applied to the grammar school was different, however. A teacher was assigned to a grade and it was her duty to work on the floor helping wherever her services were needed in the preparation of lessons to be recited to another class teacher. The instruction was given by the latter while the former helped the pupils learn the proper way to study. There is much food for thought in this successful experiment for teachers of bookkeeping in both private and public schools. Think it over and answer for yourselves these important questions: "Are you really *teaching* the subject?" Will your methods stand a careful analysis by a practical psychologist? Are you giving the student all that he has a right to expect? Are you using the individual method wholly or largely because it is best, or because you were taught that way, or because you consider it impracticable to profitably combine the two methods?

T. P. Zum Brunnen, of Ocilla, Ga., is now located at Wray, Ga., where he will take charge of the public schools.

W. B. Barger, of Westhope, N. D., now has charge of the commercial department of the College of Commerce, Waterloo, Ia.

Make it easy to do right, hard to do wrong for yourself and everybody.

Those who bring sunshine to the lives of others cannot keep it from themselves.

If it is not right, do not do it.

If it is not true, do not say it.

CONVENTION NEWS AND NOTES

ON TO CHICAGO!!!

Friends of Business Education *everywhere*, we are looking for you. The right hand of welcome is extended. We want to meet and greet and do you good. A body of the most faithful servants of the cause of Commercial Training that it has ever been the good fortune of a chairman of a committee to have, have been working diligently and honestly with *one* purpose in view for months. They have prepared programs for the sections which you have read, and which are teeming with opportunity for growth and development to our profession. The Federation program is practically complete. At its day and evening sessions we will listen to our President's address; a welcome from Leroy T. Steward; a response by Harlan Eugene Read; Mrs. Ellen Spencer Mussey, Dean of the Washington College of Law, will tell us of the "World's Work and Workers;" Mr. St. Elmo Lewis, known to all of us, will show, through the glorious opportunity that he has had for knowing, "The Value and Necessity of a Commercial Training;" S. C. Williams will be sure to cause us to think more of our profession and our opportunities as he talks to us on "Business School Stamina;" our dear old favorite, "Uncle Robert" (Robert C. Spencer) will give an address on "National Conservation and Business Education," while Colonel Soule will come from New Orleans and tell us of the "Good of the Cause."

On Thursday at luncheon we will listen to thoughts from the best minds of the business and professional world. Dr. Gunsaulus, Mr. VanBuskirk, Mrs. Ella Flagg Young, Harry A. Wheeler, Edward F. Trefz, together with one or two others, the announcement of whose names is being held in reserve, will form a galaxy of strength which will make it well worth while to listen to. The Schubert Quartette, recognized for years as Chicago's greatest four, will exhilarate and inspire us with their harmony. The great City of Chicago, the metropolis of the Central West, will offer in holiday color and cheer all that goes for genuine entertainment and downright fun.

Come! Bring your friends with you! Get out of the rut of provincialism and into the great big world of co-operation! Mix and mingle with those of kindred ambition, knowing that as you do this, you will go back to your work prepared to do more and yet more for the glorious youth under your charge. Come!

MORTON MACCORMAC,
Chairman Committee on Arrangements.

THE PRIVATE SCHOOL MANAGERS' ASSOCIATION.

The annual meeting of the Private School Managers' Association will be held in connection with The National Commercial Teachers' Federation Convention at Chicago, Ill., December 27th, 28th and 29th, at the Auditorium Hotel.

The program for this section has been announced. Have you seen it? It deals with questions of vital interest to the School Manager; it alone, without the many other features of benefit to be had from an attendance, should warm the heart of every live, wide-awake manager and leave him without any other choice than going to Chicago, holiday week.

If there are any sleepy, non-progressive inactive school proprietors or managers who fear increasing their efficiency and attendance next year or would dislike being inoculated with the spirit of work and a better commercial school, he should remain in his slumber chair at his desk, for the Chicago Convention would be hard on his nerves.

This will be a live convention, manned by live officers, committees and members, discussing live school questions, in a lively city.

If you don't believe it, MacCormac has misinformed me.

Of course, you are all going and help make good our Chicago Convention slogan "1000." I hope to greet you there.

P. S. SPANGLER,
Secretary.

TO COMMERCIAL TEACHERS AND SCHOOL PROPRIETORS.

On December 27-30 will be held in Chicago the fifteenth annual convention of the National Commercial Teachers' Federation and this letter is addressed to those who are not now members of this organization.

It will be conceded by every thoughtful man and woman that the only way to better conditions in any profession or trade is through co-operation and organization. The Federation has been working for many years for the betterment of the work of the commercial schools and commercial departments and to elevate the profession of commercial teaching.

WE HAVE NOT HAD YOUR HELP.

A small fee of \$3.00 will pay for registration and dues for the first year or until December 31st, 1911, and \$1.50 per year will be the entire expense thereafter. This fee will bring to you, besides other benefits, a complete printed report of each section of the convention and the Federation proper, thus bringing the entire convention to you in case you, for any reason, cannot attend.

Can you afford to miss these conventions and the thoughts and experiences of the foremost men and women of your profession for this small fee?

A money order for \$3.00 (\$5.00 if you are a school proprietor) will bring you a membership card for next year and early in 1911 the printed report of the greatest convention of commercial teachers ever held will be mailed to you.

We hope to see you in Chicago December 27-30.

J. C. WALKER, General Secretary,
Detroit, Mich.

TO PENMEN AND TEACHERS OF PENMANSHIP.

As president of the National Penmanship Teachers' Association, I extend to you a most hearty welcome to attend the next annual meeting of the National Commercial Teachers' Federation, to be held in Chicago, December 27-28-29 and 30. I think you owe it to yourselves to attend this meeting. Come and give of your support and effort to make this meeting a success, and I am sure that if you give much you will receive much. We are very anxious to have at least one thousand members attend the Federation and if you attend the Penmanship Section that will aid greatly in reaching the one thousand mark. Be sure to interest some one else to attend this meeting. There are some of our best teachers of penmanship who have never attended

one of these meetings and I believe that if they should attend one meeting they would surely attend another. Now, plan to be in Chicago and help to make this the best meeting in the history of the Association.

C. E. DONER,
President National Penmanship Teachers' Association.

CHICAGO—1910.

"We are coming, Brother Mac, 1000 strong." Say, neighbor, will you go with us? You will get inspiration, enthusiasm, vim, energy—you will have a good time all the time of the Convention—you will meet men and women who talk straight, look you in the eye and give you a genuine welcome to the family circle. You will thank your stars and be right glad (as our Southern friends say) that you are a school teacher. This is a convention of teachers, first, last and all the time. But there is plenty of fun. If you want to know anything about anything, terrestrial, aerial, or aquatic, write Mr. Morton MacCormac, Chairman of the Committee of Arrangements, 1208 East Sixty-third Street, Chicago. If he should happen not to know, he will find some one who does, and you will be happy as soon as Uncle Sam permits. Dame Rumor says there is something to occur not on the program at the Convention. You will know if you are present. Chicago will give us the best, busiest, biggest, yet; so come along.

FRANK E. LAKEY, Member. Com. Arrangements.



C. A. Robertson,
President Business Teachers' Association.

EASTERN COMMERCIAL TEACHERS' ASSOCIATION.

E. M. Huntsinger, Hartford, Conn., the President of the Association, writes us that the Executive Committee of the Association has made, at its first consultation, excellent progress in securing a fair number of speakers for the meeting to take place in New Haven, Conn., April 13, 14 and 15, 1911. Those engaged are recognized authorities in their respective lines and are practical people. The next session of the Executive Committee will be held in New Haven, Saturday, Dec. 3d. No effort will be spared on the part of this Committee or the President of the Association to provide a

program that "will command the respect and admiration of every member in the profession, and will have its proper influence upon the work in the school room after the teachers shall have returned thereto."

Send your suggestions to Mr. Huntsinger, and make your plans to attend and profit by the next meeting of the E. C. T. Association.

NEW BOOKS.

A new edition (copyrighted 1910) of the "COURSE IN ISAAC PITMAN SHORTHAND," N. Y., Isaac Pitman & Sons, 31 Union Square, has just reached our desk. It is a finely printed volume of 241 pages, presenting in forty lessons the well-known Isaac Pitman system of Shorthand. This volume contains the present-day version of the system, which we (the Shorthand Editor of THE BUSINESS JOURNAL), learned fifty-six years ago, and which is as familiar to us as of old.

"DOCUMENTARY RECORDS"; some practical suggestions for the preparation of written records with a view to their permanence, by Webster A. Melcher, LL.B., Phila., 1909. Four pages with cover, containing several valuable suggestions on the subject treated.

"A STEREOPTICON LECTURE ON SHORTHAND," with illustrations and suggestions to Lecturers, by R. A. Kells, N. Y., Isaac Pitman & Sons, 31 Union Square. Price, 25 cents. Thirty pages present us with Mr. Kells' Lecture in outline, with 39 illustrative cuts and a list of 60 lantern slides, which may be used in connection with the same by any one desiring to repeat or modify the lecture.

BUSINESS LETTERS. No. 6. Classified Correspondence. In the Amanuensis Style of Phonography, by Benn Pitman and Jerome B. Howard. The Phonographic Institute, Cincinnati, O. More than fifty pages of Business Letters in shorthand with key in reduced fac-simile typewriting, classified under the heads of Electric Machinery, Inter-Urban Railways, Law and Office Correspondence, Machine Tools, Crackers and Biscuits, Cotton Commission, and Cotton Spinning. Actual Business Letters in regular course of business. 25 cents in paper.

THE RANSOMERIAN SYSTEM OF RAPID BUSINESS WRITING, by C. W. Ransom, Pres. of the Ransomian School of Penmanship. The Ransomian Publishing Company, Kansas City, Mo. Ninety-five pages, comprising 142 Lessons in the well-known style of Ransomian Penmanship. The illustrations cover every form of instruction given by Ransomian teachers. The practice lessons will doubtless be of vast service to tens of thousands of neophyte penmen.

BURROUGHS BUSINESS PRACTICE HANDBOOK, by J. C. Walker, Department of Schools and Colleges, Detroit, Mich., Burroughs Adding Machine Company, 1910. 54 pages, large-sized, beautifully printed in colors, giving 32 lessons in the use of the Burroughs Adding and Listing Machine. No commercial school is at the present time up-to-date which does not possess and use in its business department one of these marvelous machines. In our recent visitation of twenty-six such schools in Connecticut, Massachusetts and Rhode Island, we found, even on cursory inspection, that several schools employed the Burroughs Machine in their daily business teaching. We are confident that in the near future all business schools will see the absolute necessity of all such modern appliances, thereby the better to serve their patrons.

If you intend to do a mean thing,
Wait till tomorrow;
If you are to do a noble thing,
Do it Now, Now.—DR. GUTHRIE.

SPOKANE, CAPITAL OF THE INLAND EMPIRE.

By A. M. Adams.



THIRD of a century ago, mention of Spokane would have brought no definite place to the mind of even the most careful student of American municipalities. For all he knew, it might be a suburb of Kalamazoo or Kokomo. The capital of the "Inland Empire" was then but an opportunity. It was not an achievement. In the Spokane river, Nature had placed a waterfall. Round about the seat of the present city were millions of acres of land which contained undreamed-of possibilities, apart from their value as timber lands. Much of this land, however, in order to become productive, must be irrigated, and with great bodies of land in the "rain belt" still open for settlement, and little appreciation of the wealth hidden in the soil of that part of the country lying in eastern Washington, northeastern Oregon, and Idaho, no one could predict what might be the future of that section.

The first settlement was made in Spokane in 1872, and four years later the power in the falls was harnessed for the turning of saw and grist mill wheels. Later on a bank was established, and in 1881, when the village was nine years old, the ambitious citizens decided to incorporate, for was not the Northern Pacific Railway about to enter from the West and put Spokane on the map as a railroad station? There were something like 500 persons in the vicinity at the time, and a newspaper. The county seat was at Cheney, 16 miles southwest, up to 1882, when Spokane shouldered the added responsibility. It had already established another newspaper and more mills.

In 1883 the village got its first baptism of fire, but the only effect upon it was to quicken its pace and spur on its already marked energies. A second fire came in 1889, when Spokane had a population of perhaps 15,000, and as a result the fire limits were extended and the construction of wooden buildings within a large area prohibited. This naturally proved to the advantage of Spokane by insuring the erection of a better type of building than would otherwise have been the case. All natives and many visitors now assert that this is the best built modern city on the continent.

From 1890 to 1900 Spokane appeared a little lazy—for Spokane. The city barely doubled in population. To be sure, gains in ten years of from 25 to 50 per cent. are considered satisfactory in most sections, but most sections are not Spokane; that makes a difference. The exact figure for that year was 36,842, not half bad for a place which had been incorporated less than twenty years. But since then the city has gotten into its swing. In the course of the next six years the population doubled, and nothing coming out less frequently than a daily newspaper can speak with any authority as to the present size of Spokane. Last week's population fits as ill upon the Spokane of this week as a last year's hat upon the head of an up-to-date woman. Perhaps 125,000 will answer the purpose as well as any other figure.

It isn't the population in 1910 that they are talking about there now anyway. A census taken last spring reminds them too much of ancient history—makes them think of the fall of Rome or the Norman invasion of England. Spokane has its eyes on the future, and if any responsible citizen is asked for an estimate of the population in 1920 he will promptly respond, 500,000. He may be a little wrong, perhaps a hundred thousand or so one way or the other, but that is immaterial. He has within himself the spirit of Greater Spokane, and it is only a matter of a few weeks or a few months until the city meets the demands which his imagination and ambition for its greatness have made upon it.

What makes Spokane? Here is what John P. Hartman,

president of the board of regents of the University of Washington, says about it:

No wonder that Spokane and Spokaneites are loyal to and proud of their city. Tributary to her are the products of the farm; the products of the soil, the mine, and a climatic condition unsurpassed anywhere in the world. These natural resources * * * can always be counted upon, and will continually increase in usefulness and make a happy, contented and wealthy people. The gold that is produced in British Columbia, on the northern Washington border and in the mountains of northern Idaho, all of it sooner or later will find its way to the city of Spokane, either in payment of dividends or for goods consumed by the miners, or for the luxuries purchased by the mine owners and miners in this wonderful inland city, and as it comes into the city of Spokane it is there expended again among wheat growers, dairymen and others who produce the necessities that are so lavishly purchased by mining camps.



Street Scene in Spokane.

But the fruit of the Spokane country should not be overlooked. The reputation of the Spokane apple is as broad as the land, and even on the markets of the city of New York, in competition with the once famous New York apple, may be found this product of the Far Western orchard. Stories of sufficient wealth to make one independent in a few years, properly attested before a notary if there be any who doubt the facts, have come, not as travellers' tales, but as authenticated facts from this wonderful region. From one six-acre apple orchard came returns of \$725 an acre net, from an acre and a half of peaches, \$2,137 gross, from four pear trees, \$278 gross, and one of the best known grape growers in that section estimates his profits at \$400 an acre. If the capital

of such an empire as that couldn't become wealthy it would be time for an investigation, that's all.

Views of Spokane residences, found in a recent issue of "The Western Architect," prove that the citizens of that municipality are not so taken up with the pursuit of wealth as to neglect cultivation of the artistic side of life. Beautiful homes, set in large grounds, seem to be the rule in that happy country, and the contrast between the Indian tepee of a third of a century ago and the palatial mansion of today is sufficiently marked to make one catch his breath and wonder, What next?

A few figures may not be out of place, although they mean little except to the expert. The latest at hand are for 1907 and show a hundred miles of street car line within the city limits, with nearly four times that of interurban. Communication with the outside world is further provided for through six trans-continental railway lines. There were at that time 12,440 telephones at work, and the operating company so far behind in its orders for installation that it was almost ready to give up in despair. In conclusion, in the words of one enthusiast:

Nature seems to have ordained that Spokane, the city beautiful and prosperous, should endure without a rival, and it may well be called the keystone in the arch of states which span the western country between the Rockies and Puget Sound. The contour of the country, railroad construction and established industries have combined to give it undisputed sway, and men of foresight declare that it will forever be the business center of the empire which gave it name.

Spokane, Nov. 17, 1910.

Editor BUSINESS JOURNAL,
New York City.

Dear Sir:—The Spokane Chamber of Commerce wants the National Commercial Teachers' Federation to meet in Spokane next year.

For several years you have been meeting around in various tame communities; we want you to come here and get into a real live city—a city that does things.

Thirty years ago there was only a grist mill here. It was only about twenty years ago that Spokane discovered itself. To-day Spokane is a great commercial, banking and industrial center with a population of 125,000. The city is growing so fast that we have to take a census every year in order to ascertain where we are "at."

Spokane is a great convention city with hotel accommodation for 20,000. The finest restaurant in the United States is here.

The Spokane Chamber of Commerce has entertained the National Irrigation Congress, the International Dry Farming Congress and the National Apple Show. We have won the degree of past master in the art of entertaining national conventions, and I can assure you that if the National Commercial Teachers' Federation meets here next year that we shall give you fellows the time of your life. You will receive here a western welcome that you will never forget. He who does not vote in favor of Spokane for next year's Federation, is no friend of ours.

According to the reports that are reaching the Spokane Chamber of Commerce from the various sections of the United States, I am confident that the vote in Chicago on the location for next year's convention will not only be unanimous but enthusiastic in favor of the great central city of the Pacific Northwest—the "Power City" of Spokane.

Yours for Spokane in 1911.

R. J. MACLEAN, Secretary.

The half-tone engraving appearing on the opposite page represents a pen drawing of St. George and the Dragon by D. W. Hoff, of Lawrence, Mass. The original drawing measures just 5x6½ feet inside the frame. It appeared in the January, 1892, number of the PENMAN'S ART JOURNAL. As the majority of our subscribers at the present time have never seen the drawing, we thought it would be interesting to them to see it.

DANIEL W. HOFF.

For thirty years the subject of this sketch has stood in the forefront of the teachers of writing of America, beginning his career at Lincoln, Neb., and teaching subsequently in Des Moines, Ia.; Oak Park, Ill.; Providence, R. I., and Lawrence, Mass.; the latter place being the scene of his efforts for the past eleven years. In his capacity as supervisor in some of the finest school systems of the country, his career has been one that has attracted a great deal of attention. Mr. Hoff is an accomplished penman and artist, and of equal importance, a patriotic citizen. His name is as familiar in other lines as it is in the field of penmanship. He has given a great many courses of lectures on marine biology, and other kindred subjects. As a writer on educational themes, he is not surpassed by any member of the profession. Naturally of an intensive nature, he lives as much in a day as many do in a week. This accounts, in a measure, for his success in endeavors far separated from the penmanship field, but our readers are interested in his success as a supervisor.

At the World's Exposition at Portland, Ore., in 1905, his exhibit of pupils' work won the gold medal. He has ever been



D. W. Hoff

an investigator of penmanship problems. One of them, in which he has rendered a distinct service to the present and future generations, being that of left-handedness in penmanship. In a short time he succeeded in changing more than three hundred left-hand pupils to right-hand writers.

But two cities in the world have official flags. They are Chicago, Ill., and Lawrence, Mass. Mr. Hoff bears the distinction of having originated the official flag for the latter city.

He is known in Lawrence as one of the foremost public-spirited citizens of the city, and on all occasions has stood ready to bear his share of civic burdens.

As an artist he has prepared a large number of engrossed resolutions and albums. His "St. George and the Dragon," a pen drawing measuring five by six and a half feet inside the frame, is familiar to all the older members of the profession.

Mr. Hoff has promised to write several articles discussing the writing problems in the business schools, these to appear in our Public School Department.



SCHOOL ADVERTISING.

Address by F. G. Cramer, President The Cramer-Krassek Co., before the Wisconsin Business Educators' Association.



BEFORE talking directly on the subject of school advertising, I am going to take the liberty of telling you what I think a school must do, or be, before it is ready to be advertised.

First of all, it must be prepared to give satisfactory service. Second, it must use the most careful discrimination in the selection of pupils. Third, it must deliver to each pupil the best it has to give. Many schools fall short in the second requirement, mainly because they are too anxious for business. If they weren't quite so anxious, there wouldn't be much need for it.

You must not sell your service to all who apply for it. I say *must not* because that is just what I mean. If you do you haven't a school that can be advertised successfully.

You are not a seller or trader in education. You are a manufacturer. You are the maker of future business men and business women.

You must select the raw material just as carefully as the manufacturer of a good automobile selects the raw material for his product. He does not try to make case-hardened steel driving gear out of wood or tin. You must not try to make high grade business men out of blockheads or mollycoddles.

If you have a 40 horse-power service, each student when graduated should develop a 40 horse-power ability. There shouldn't be some that can not develop more than 20 horse-power to save their necks, or others that will not even spark.

The difference in the men you graduate is in the men not in the school. You can only graduate high grade men from high grade material. And not until you are prepared to do this, and know that it is best to do this, are you ready to advertise.

I have said these things without the presumption of telling you how to conduct a business school—because I know nothing, or at the most, a very little, about your business, but I do know what your school must be and do to make it advertiseable.

And now, assuming that all schools contemplating advertising will take their salts preparatory to the operation, let's get down to discussing the subject I am here to talk about—school advertising.

No doubt, many of you look upon advertising as something mysterious and exceedingly complex. As a matter of fact, it is neither. Any level-headed business man endowed with a fair amount of common sense and clear judgment will make a good advertiser, if he isn't subject to stage-fright.

The fundamental principles to be followed when considering school advertising do not differ from those underlying the advertising of almost any other service or commodity.

To systemize thought we group these basic principles under two main heads—analysis and psychology.

The first is used to devise the plan, the second in its execution.

Let us now get down to business. Suppose we assume for a minute or two that we are here to devise an advertising campaign for a business college. What must we do first?

We must first make a careful study of the service we propose to sell, and its relations to the market. We must know exactly what it is, and why it should appeal to the prospective buyers. If it is better than the service of other similar and perhaps competitive institutions, we should know why and wherein. If it is poorer, we should know that too. We should analyze every feature of the school, its service and its system. We should know exactly what we have to offer before we proceed.

Step number two is our public. When I say "public" in this connection, I mean the specific or particular class of people to which this school must appeal for patronage. Does our public consist of the very rich or the very poor, or what we term the middle class? Is it the boys and girls, or their parents? If parents, which one? If the boys and girls, what boys and girls? High school graduates, or graded school graduates, or any other class? All this we can determine, with the aid of experience and analysis.

Now that we know our public we must take step number three, territory. Where is our public located? Is it in the city or in the country? If in the city, in what section or sections? If in the country, is it in the small towns or on the farms. We must not proceed until we feel absolutely certain that we know exactly where our public is located.

(To be continued.)



Home of the Gem City Business College, Quincy, Ill.

PENNY POSTAGE.—THE DESIDERATUM.

Our grandfathers paid twenty-five cents to send a letter to England. It took weeks and weeks to carry it. Today a letter mailed in New York can be delivered in London within five or six days. Our grandfathers wrote with a quill, sealed the sheet with sealing-wax and indented that wax with their individual seal. Envelopes were unknown; postage stamps were yet to come.

England has outstripped us. She sends an eleven-pound packet in her domain for the same price which we charge for four pounds.

It is a burning question of this very day in which we live: Ought not Uncle Sam to be our "parcel-carrying" friend, and let the great Express Company Trusts be relieved largely of the ten or twelve-pound carrying business, and then lower the tax on education and fraternity,—that is postage on letters,—to One Cent an Ounce?

If dear Uncle Sam could be assured of the profits, and they are immense, on the carrying of smaller parcels, he could afford to take along at the same time a *sheet of paper folded and enveloped*. We now send an eleven-pound package from New York to Jerusalem for a certain sum, but almost three times as much to carry that identical package across the Hudson to Hoboken. The charge to Jerusalem may be too small; but that to Hoboken is prohibitive, and the Express-man gets it, and lines his pocket thereby.

THE PENMEN'S EXCHANGE

Contributions are solicited for this department from all the penmen. We want the best that the profession can supply. It is the plan to make this department one of the most interesting in the magazine.

Greensward
Manchester Washington

Policy Writing by Frank B. Davis, John Hancock Life Insurance Co., Boston, Mass.

EDITOR'S SCRAP BOOK.

FROM G. W. Paulus, of Grand Rapids, Wis., we received a very fine specimen of his business writing. Mr. Paulus stands in the front rank when it comes to good penmanship.

E. B. Johnson, of Jersey City, N. J., writes a fine ornamental hand, which fact we note from a page of work which reached our office.

J. A. Snyder, of Big Rapids, Mich., has been practicing the Madarasz style of ornamental writing, and judging from the specimens received, he is certainly getting fine results.

As shown by the work received from E. L. Teeter, W. Hartford, Conn., he stands well up in the ranks as a business and ornamental writer.

Some very graceful and dainty signatures came from M. Buford, of Plainview, Texas.

We notice marked improvement in the writing of Leslie E. Jones, of Elbridge, N. Y.

J. H. Atchley, of Abbott, Texas, is only nineteen years old, and is to be congratulated on the skill he possesses in ornamental writing.

A packet of very well executed penmanship reached our desk all the way from Santa Ana, Central America. It bears the name of Pedro Escalon, who is a close follower of the Madarasz' style. Mr. Escalon displays exceptional skill along the ornamental and business styles of writing.

We wish to acknowledge some ornamental signatures from A. E. J. Davis, of New York City.

Nicely written superscriptions reached us from F. W. Tamblyn, Kansas City, Mo.; L. C. McCann, Mahanoy City, Pa.; Mrs. Florida Hendrix, Gainesville, Texas; R. S. Collins, Philadelphia, Pa.; D. H. Farley, Trenton, N. J.; J. W. Farrell, Greenville, Texas; W. E. Dennis, Brooklyn, N. Y.; J. A.

Snyder, Big Rapids, Mich.; Karl G. Solburg, Elmwood, Wis.; J. D. Todd, Salt Lake City, Utah; J. O. Peterson, Tacoma, Wash.; W. H. Patrick, York, Pa.; R. E. Leaf, Seattle, Wash.; C. A. Robertson, Worcester, Mass.; John Burkman, Idaho Falls, Idaho; Ben Kupferman, Boston, Mass.; T. H. Gatlin, Sweetwater, Texas; W. B. Barger, Waterloo, Ia.; J. N. Fulton, Ft. Wayne, Ind.

J. F. Robinson, Boston, Mass.; A. J. Swenson, Salt Lake City, Utah; A. F. Jaksha, Portland, Ore.; S. C. Bedinger, Stillwater, Okla.; F. B. Adams, Arkansas City, Kans.; N. S. Smith, Waco, Texas; Hastings Hawkes, Lexington, Mass.; D. W. Hoff, Lawrence, Mass.; T. P. McMenamin, Philadelphia, Pa.; G. T. Wiswell, Philadelphia, Pa.; D. L. Hunt, Eau Claire, Wis.; Charles Schovaneck, Cleveland, Ohio; C. W. Ransom, Kansas City, Mo.; E. M. Huntsinger, Hartford, Conn.; T. H. Lodge, Redlands, Calif.; O. J. Hanson, Grand Forks, N. D.; T. G. Boggs, Omaha, Neb.; C. E. Chamberlin, Iowa Falls, Ia.; E. L. Teeter, W. Hartford, Conn.; H. G. Burtner, Pittsburg, Pa.; C. W. Edmondson, Chattanooga, Tenn.

C. W. Jones, Brockton, Mass.; J. F. Caskey, Haverhill, Mass.; D. Crowley, Boone, Ia.; John R. Newlin, Columbus, Ohio; C. J. Gruenbaum, Lima, Ohio; Lester Tjossem, Des Moines, Ia.; S. E. Leslie, Poughkeepsie, N. Y.; V. M. Rubert, St. Paul, Minn.; J. M. Lantz, Norristown, Pa.; Ervin Davis, Washington, D. C.; G. G. Hoole, Bozeman, Mont.; Merritt Davis, Salem, Ore.; A. C. Sloan, Toledo, Ohio; T. J. Evans, Wilkes Barre, Pa.; J. K. Renshaw, Los Angeles, Calif.; W. A. Hoffman, Valparaiso, Ind.; A. M. Grove, Chicago, Ill.; A. K. Feroe, Madison, Minn.; R. W. Carr, Cortland, N. Y.; M. J. Walters, Chicago; W. O. Crosswhite, Bonne Terre, Mo.; G. W. Paulus, Grand Rapids, Wis.; Wm. H. Mount, New York City.

DEPARTMENT OF ADVANCED BOOKKEEPING.

Problems and Solutions by F. P. Baltz, B. C. S.

Solution of the problem which appeared in the November issue of the Business Journal.

The explanatory ledger is used not because it is recommended in this form, but more particularly for purposes of analysis in a question of this character.

Other account classifications of the transactions might be used but the following is submitted as conforming to the principles of good accounting.

CASH	
Balance Jan. 1.....	\$3,000
Sales	15,000
Interest	360
Notes Disc.....	19,600
Accts. Rec.....	58,300
Income Invest.....	1,200
Notes Rec.....	9,000
Purchases	\$5,000
Accts. Pay.....	53,000
Notes ".....	17,000
Interest	380
Rent	3,300
Insurance	600
Salary & Wages.....	5,000
General Expense.....	3,000
Coll. & Exch.....	250
A—Drawing	2,000
B—Drawing	3,400
NOTES RECEIVABLE	
Balance Jan 1.....	\$9,000
Sales	30,000
Cash	\$9,000
Cash & Disc.....	20,000
ACCOUNTS RECEIVABLE	
Balance Jan 1.....	\$15,000
Sales	53,000
Cash	\$58,300
Disc.....	3,000
Bad Debt.....	700
Goods Rec'd.....	1,200
NOTES PAYABLE	
Cash	\$17,000
Purchases	20,000
ACCOUNTS PAYABLE	
Cash	\$53,000
Discount	5,000
Purchases	60,000
Goods Ret'd.....	2,100
PURCHASES	
Cash	\$5,000
Notes	20,000
Accts. Pay.....	60,000
SALES	
Cash	\$15,000
Notes	30,000
Accts. Rec.....	53,000
GOODS RETURNED TO CREDITORS	
Accts. Pay.....	\$2,100
GOODS RETURNED BY CUSTOMERS	
Accts. Rec.....	\$1,200
RENT	
Cash	\$3,300
INSURANCE	
Cash	\$600
SALARIES AND WAGES	
Cash	\$5,000
GENERAL EXPENSE	
Cash	\$3,000
COLLECTION AND EXCHANGE	
Cash	\$250
INTEREST	
Notes Rec.....	\$400
Cash	360
DISCOUNT ON SALES	
Accts. Rec.....	\$3,000
DISCOUNT ON PURCHASES	
Accts. Pay.....	\$5,000
INCOME ON INVESTMENTS	
Cash	\$1,200
RESERVE FOR BAD DEBTS	
Accts. Rec.....	\$700
A—PRIVATE ACCOUNT	
Balance Jan. 1.....	\$100
Cash	2,000
B—PRIVATE ACCOUNT	
Cash	\$3,400

All other accounts remain as in the trial balance of Jan. 1, 1909.

TRIAL BALANCE OF A. & B. DEC. 31, 1909.	
A. Capital	\$10,000
B. Capital	20,000
Cash	\$106,460
Notes Receivable	39,000
Accounts ".....	68,000
Mdse. Inventory Jan. 1, 1909.....	11,000
Notes Payable	17,000
Accounts Payable	60,100
Purchases	55,000
Sales	98,000
Goods Ret'd to Creditors.....	2,100
" " by Customers	1,200
Rent	3,300
Insurance	600
Salaries and Wages	5,000
General Expense	3,000
Collection and Exchange.....	250
Interest	780
Interest Receivable Accrued.....	200
" Payable	150
Discount on Sales	3,000
" on Purchases	5,000
Investments	11,000
Income on Investments	1,200
Furniture and Fixtures.....	800
Reserve for Bad Debts.....	700
Surplus	3,300
A. Private Account.....	2,100
B. Private ".....	3,400
	\$421,890
	\$421,890

ANOTHER PROBLEM.

The following question is submitted and will be answered in the January number:

Prepare a trading and profit and loss statement for A. & B. Dec. 31, 1909.

Mdse. inventory Dec. 31.....	\$22,600
Wages & Salaries unpaid.....	250
Accrued Interest on Notes Payable Dec. 31.....	160
" " " " Receivable Dec. 31.....	203
Insurance prepaid	200
Depreciation on Furniture & Fixtures for the year 10%.	
Rent unpaid	300
Provide a reserve of 2% on gross sales for the year for bad debts.	

Carry \$1,000 to surplus.

Net profits remaining are to be divided in the proportion of investments as shown in the capital accounts.

THE CASH BOOK.

By CLYDE L. NEWELL.

An exercise in the use of the special column Cash Book.

All other entries of the business have been omitted. It should be written up by the average student in thirty minutes.

On the debit side use the following captions: Accts. Rec. Cr., Mdse. Dis. Dr., General, Mdse. Cr., and on the credit side use Accts. Pay. Dr., Mdse. Dis. Cr., General, Expense Dr.

July 6, 1910. Edward Hartley of Lockport, N. Y., has this day commenced the Feed and Grain business, investing \$2,000 in cash.

July 8. Bought 1,000 letter-heads and envelopes to match, a set of books and other supplies amounting to \$20.

July 11. Insured stock of merchandise worth \$1230 and \$210 worth of Furniture and Fixtures at 1 1/4% premium. Paid premium by check.

July 14. Drew \$25 for private use.

July 17. Paid H. K. Maxwell in full of invoice of \$487.30 less 3%, with a New York draft at 1/8% exchange.

July 20. Sold for cash 21475 lbs. hay at \$18 per T.

July 21. Discounted at the First National Bank my 90 day note dated to-day for \$500. Dis. at 6%.

July 22. Received a certified check from J. Henning in full of invoice of \$341.76 less 2%.

July 24. My 60 day note of \$250 with interest at 6% is due to-day and the amount has been charged to my account at the First Nat'l Bank.

July 26. Gave W. B. Marks a City of Buffalo Improvement Bond interest coupon of \$150 in part payment of invoice less 5% on the amount paid.

July 28. H. S. Matthews remits his check of \$180 in full of account to date.

July 28. Sold for cash 4350 lbs. oats (32 lb. per bu.) at 65c per bu.

July 29. Received a check from W. A. White in full of invoice of \$270 less 3%.

July 29. Gave F. H. Sanders a \$90 check in full of account.

July 30. Paid salaries per Pay Roll \$98.50; rent \$50.

After entering the several transactions, arrange the cash book for posting, close properly and bring down the balance below rulings.

A solution of the above will appear in the next issue.

The above exercise may also be used for a journalizing test; or for a single entry cash book using the one, or the two page plan; or for an ordinary double entry cash book; or the order of the special columns may be changed and different captions used.

STUDENTS' SPECIMENS.

Again we have before us a large number of specimens from the High School of Newton, Iowa, of which O. J. Browning is in charge of the commercial department. Quite remarkable improvement is shown in the work of some of these young people; they are worthy of great commendation. They give evidence of much practice and earnestness of purpose.

Through J. H. Snyder, Northwestern Business College, Chicago, Ill., specimens of figure and penmanship work of several pupils have come to us. We might suppose at first glance, in the case of some of them, that they had been written by long-trained hands; but for pupils of only a short period they are exceedingly well-written. Many lines and even pages are well up towards the standard.

F. A. Curtis, Brown School, Hartford, Conn., gives us the pleasure of examining the work of two pupils, which are exceedingly satisfactory. The pen movement as well as the figure outlines are very well done. Few bookkeepers write better figures than we find in these specimens.

From Goldey College, Wilmington, Del., through J. M. Pierce, beautiful specimens of pupils' work come to our eyes, which give the impression that both teacher and taught must

have devoted much of time and painstaking effort to the obtaining of a hand-movement which could produce work like this. Goldey College does well when it turns out uniformly excellent work like this.

From the International Business College, Fort Wayne, Ind., through J. N. Fulton, we receive the penmanship and figure exhibit of a young lady which deserves very great credit. The facile movements shown would be the delight of all Mr. Mills' followers; the figures are equal to the best.

Hastings Hawkes, of the Passaic High School, N. J., has had some "right smart" novitiate penmen under his direction, and the specimens sent us indicate great possibilities if the study be pursued with the spirit evidenced in the work lying before us.

Coleman College, Newark, N. J., under the splendid guidance of L. C. Horton, is turning out some fine penmen. He teaches penmanship in such a way as to produce results of high character. We do most heartily commend the pages we have with much pleasure examined.

James Thomas Wister, Waltham, Mass., though a student of the art, sends us a series of ornamental capitals and specimens of card writing which show diligent and long-continued practice, worthy of high commendation.

A. C. Doering, Merchants & Bankers School, N. Y. City, turns us loose into a large field of chirographic specimens which show a decided aptitude for the study, and some of them a fine facility worthy of high approval.

J. W. Hiron, of the Beacom Business College, Salisbury, Md., furnishes us much pleasure in the examination of specimens by a pupil. The shaded capitals are bold and clear, while the light-line capitals are beautiful products of this kind of hand-work.

Two fine specimens of movement practice are received from Pittsburg, Pa., through A. Sartain, being the writing of two pupils. All we need to say is, and we say it emphatically, "Well done."

E. W. Laws, of Altoona, Pa., offers us a beautiful specimen of fancy "circle" and "cornucopia" work, which demonstrate both ability and facility steadfastly continued.

D. A. Hiles, Moscow, Idaho, Business College, writes us, enclosing specimens of the movement work which indicates great dexterity of hand, yet not fully developed. Better work a little later on.

In the McKeesport, Pa., Public Schools, there are many geniuses in the penmanship art. We have had the very great pleasure of examining the work of fifteen or more students of W. H. Wetzel, each budget being sixty pages, showing great effort and skill in the contest for high excellence. We are strongly impressed with the immense amount of pains, of time, of earnestness, and of carefulness displayed in the preparation of these many beautiful pages. They all stand very high in our approving judgment.

SEND NOW
\$1.00 FOR
12 ISSUES



A Chance to Make \$100.00

For \$1.00 you will get 12 issues of

THE STUDENTS' ART MAGAZINE

and a chance to win over \$100 worth of cash art assignments. The magazine publishes and critiques students' work, gives lessons in Cartooning, Designing, Illustrating, Lettering and Chalk-talking. Especially valuable to correspondence art students. It stands for a clean life, a clean art and a square deal. If not satisfied your money refunded. Address the editor,

G. H. Lockwood
Dep. 65, Kalamazoo, Michigan

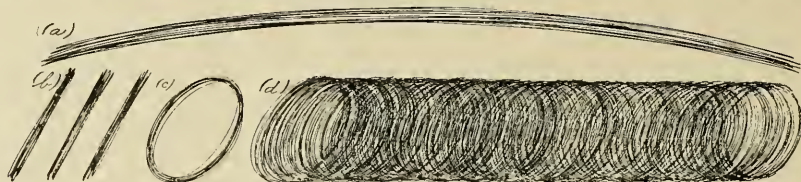


PUBLIC SCHOOL DEPARTMENT

Conducted by Harry Houston
Supervisor of Penmanship, New Haven, Conn.

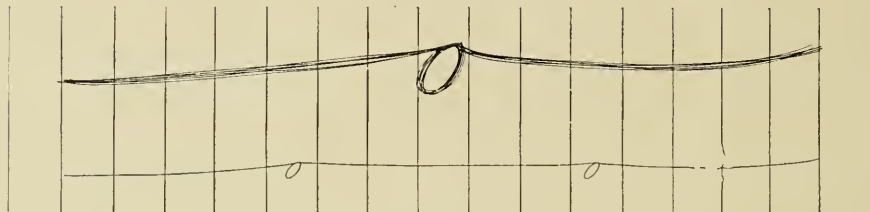


1



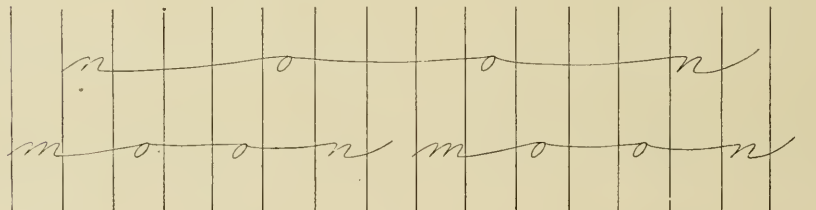
Make complete lines, or pages of each copy.

3



Keep the wrist and side of the hand free from the paper.

4



Make narrow letters.

ARM MOVEMENT IN THE GRADES.

By HARRY HOUSTON, Supervisor of Penmanship, New Haven, Conn.

The chief purpose of the large exercises that are traced over is to get some arm movement started. A rapid motion is necessary.

The counting for such an exercise as the large "A" with the long beginning and ending slide may be varied so as to give many needed directions as follows:

slide	"A"	slide
keep.....	the hand	up
fold.....	the fingers.....	under
feet.....	on the.....	floor
push.....	the paper....	forward

The exercises consisting of small letters or words with letters far apart, are for the purpose of gaining control of the movement and making it more like actual writing. Use a brisk motion on the long, sliding strokes, but slow up on the letters so as to make fairly accurate forms.

In counting for exercises such as the one consisting of two "a's," this idea can be brought out varying the counting as follows:

slide—"a"—slide—"a"—slide.
quick—careful—quick—careful—quick.
hurry—steady—hurry—steady—hurry.

Turn the paper so as to write across the lines. This is indicated by the vertical lines in the copies.

Practice writing as you would practice running around the school room. You would run fast on the long, straight stretches and slow up at the difficult corners or places.

A LITTLE EXERCISE IN GRAMMAR.

1. Write the plurals of the following nouns: Oarsman, handful, phenomenon, axis, alumnus.

Write the feminine of the following nouns: Viceroy, executor, ram, earl, drake.

2. Name and illustrate three different ways of comparing adjectives.

3. Of what value is analysis by diagram? What danger lies in its use?

4. Parse the italicized words in the following sentence: Hay, *worth* ten dollars a ton last year, is *now* selling for fifteen dollars.

5. Write sentences illustrating the following constructions:

(a) A participle used as the object of a preposition, the participle in its turn taking an object;

(b) A clause used as the object of a preposition;

(c) An adverbial clause of manner.

6. Mention three parts of speech used to introduce simple interrogative sentences, and illustrate each by a sentence.

7. What are defective verbs? Mention two. When is a verb said to be in the emphatic form? In the progressive form?

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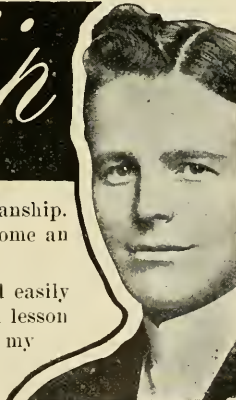
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Slang, bad grammar, faulty pronunciation, misapplied words,—all these and other injurious uses of our mother tongue may be found in many commercial schools, as well as in common speech of the street. What may teachers do to correct these evils? Here is a practical suggestion:

Once a week at least devote one hour to a *Conversazione* on The Right Use of Our Mother Tongue. 1. Have each student keep a small pocket note-book, in which shall be written down from day to day the words about which he may be in doubt as to their correct use. 2. Call upon each one in turn to present these words or phrases for discussion, and reference to the teacher's decision. 3. Consider what shall be the dot, diphthong or dash to be used in writing such words as "form," "future," "tune," "June," "pork," etc. 4. Proper use of "slang," if at all proper. 5. Ten minutes devoted to the pronunciation of a well-selected list of words, made by the teacher, aided by two or three of the best English scholars in the class. 6. The proper construction of sentences, usage of participles, adverbs, etc. 7. Presentation by the teacher of several sentences which are ambiguous, with a discussion as to the best way to make the language clear and simple.

At Chautauqua, at the great Summer Assembly, in connection with the Five O'clock Round Tables, this method of helping all classes to a full appreciation and use of good English was employed twice or thrice a week, with great profit to all. The "slips" made by the prominent Lecturers, Teachers, and others, in pronunciation, use of terms, misapplied or misconstrued sentences, became the subject of warm debates and discussion by all the eight or nine hundred present. Let our teachers try this plan and make occasional reports to this office; we may make use of such reports.

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WHERE STUDENTS FAIL in shorthand is in the latter part of the course rather than in the early part. The student masters the principles and can't seem to get any further. The trouble is that too often no adequate instruction is given during this discouraging period. Something or other is dictated every day for the student to struggle along with, but if she makes any progress it is by main strength. Required to write new and unfamiliar outlines without previous instructions, she acquires many bad habits.

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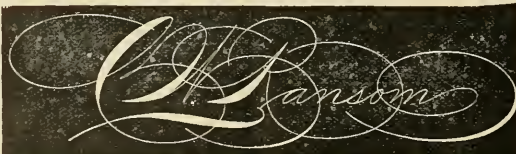
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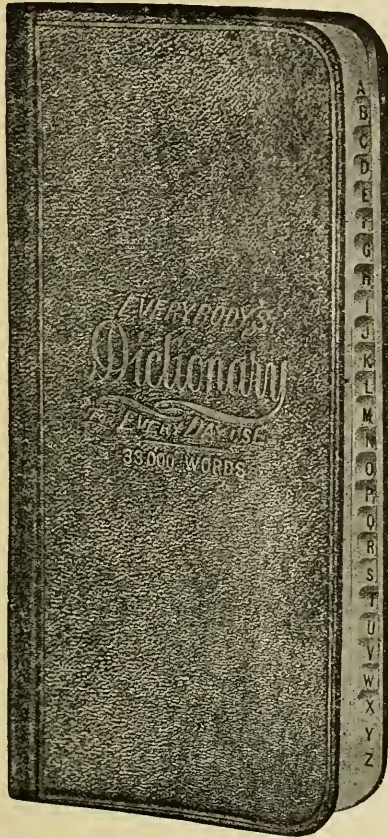
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Why not order enough copies of Everybody's Dictionary to make a Christmas present of one to each of your students? This valuable little book is growing in popularity every year. We sold more of these dictionaries last August than in any previous month. We furnish the Dictionary by the hundred, and in some cases by the thousand, to prominent schools in all parts of the country. We have sent 1000 copies each of the past four years to the Behnke-Walker Business School, Portland, Oregon, and we are now filling an order from The Hyatt-Fowells School, Seattle, Wash., for the same number. We recently shipped 1200 to the First National Bank, Uniontown, Pa., and 1500 to each of the following: Corn Exchange National Bank, Philadelphia; American Trust Company, Boston; The Tacoma Hotel and The Spokane Hotel, Washington. October 31st we received an order from a large manufacturing company for 6000 Dictionaries in leather binding.

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News of the Profession.

H. C. Spillman, very recently the head of the Commercial Department of the South Division High School of Milwaukee, Wisconsin, well known among commercial educators in local and national conventions of teachers, and a representative of commercial publishers as their representative traveller, has become the Manager of the School and Employment Departments of the Remington Typewriter Company in the New York City Branch Office. We do not doubt that Mr. Spillman with such a long and varied experience as he has had will "make good" in this new and important position.

The Oberlin, Ohio, Business College, J. T. Henderson, President, is happy to report a fine school this season. THE JOURNAL sends "Oberlin" its compliments and best wishes.

T. H. Gatlin, a very fine penman, has been made the Manager of the Draughon School at Sweetwater, Texas, and meets with much encouragement. In a town of only 3,000 population, he enrolled in a little over a month thirty students in his school. Success to him, say "ye editors."

Ira L. Calvert, principal of the Orange, N. J., Drake College, informs us that his college has a much larger attendance this year than a year ago. The institution has excellent quarters on the main street of the flourishing City of Orange.

C. C. Craft (Concord, N. H.), has been "under the weather" for over two months, beginning September 1st, being unable to enter the doors of his well-known school in that city. We trust his health will be entirely renewed, and we bespeak for him all desired success.

E. D. Crim, of Hamilton, O., has purchased the Business College located in the Miami Valley Bank Building, and delights in placing himself on record as having "a very fine attendance." May our friend Crim win his "widening way" rapidly in that thriving city of Hamilton.

Edw. W. Humbert, of Uniontown, Pa., has been visiting St. Johns, Newfoundland, and sends us from the most easterly city in North America, a note telling us of his great success as a son of Nimrod, the mighty hunter, in having "bagged three caribou, all with fine antlers, one at 198 yards," one at 261 and another at 273 yards.

J. E. Huchingson, M.C.S., Supervisor of Penmanship in Denver, Col., Public Schools, has very recently published his "Progressive Lessons in Business Writing," a systematic, easily applied, and delightful series of Penmanship Lessons for the several Grades, with a Teachers' Syllabus to accompany the text. Twelve distinct advantages are claimed, and prominent penmen have given it warm welcome.

James S. Oxford, formerly of Instituto Ingles, Santiago de Chile, has become the level-headed and progressive instructor in penmanship in the Palmore Institute, Kobe, Japan, has 157 young men under his charge, in a modern structure, well-heated and well-equipped for its purposes. He declares his expectation of soon being able to send for the certificates for penmanship which are awarded by THE BUSINESS JOURNAL. Bring them on, Brother; the sooner the better.

RAPID CALCULATIONS.

By D. A. McMillin.



I have previously stated, the more thorough the mastery of fractions, the greater are the possibilities of their use. One important factor is in their use by substitution, a brief illustration of which is clearly set forth in the following problem:

"What must be the asking price of cocoanuts costing \$4.00 per C that an allowance of 16 2/3% for breakage, 20% for decay, and 11 1/9% for bad debts may be made, and still net a gain of 33 1/3%?"

It will be noted that considerable difficulty is experienced in solving this problem by the use of percentages inasmuch as they are somewhat complex. By using the proceeds on each per cent., which is considered a reasonably good method, we are confronted by this formula:

$\$4.00 \times 133 \frac{1}{3}\%$ divided by $83 \frac{1}{3}\% \times 80\% \times 88 \frac{8}{9}\%$ equals asking price per C. This in itself would involve considerable calculation, while by the substitution of fractions we reach the result almost immediately by cancellation.

Another important factor in the use of fractions is their application in Aliquot Parts. I thoroughly believe in their more extended use than is usually taught; e. g., if I wish to multiply by $1\frac{1}{4}$, $12\frac{1}{2}$, 125, 12,500, 125,000, etc., I divide by 8, or if I wish to multiply by $1 \frac{2}{3}$, $16 \frac{2}{3}$, $166 \frac{2}{3}$, $1,666 \frac{2}{3}$, etc., I divide by 6 and similarly in other cases. The great difficulty in using the longer numbers is in the matter of pointing off or giving the correct number of places, and if the rule for that principle is used, too much time is wasted. Do not attempt to follow any rule for point-

ing off or adding ciphers, but treat it in a common sense manner, as in this, "166 2/3 yards cotton at .36," it can be seen at once that the value is more than \$6, as 100 yards would be worth \$36, and it can also readily be seen that it would be less than \$600, as the cost at \$1 per yard would produce only \$166 2/3, thus we take the medium and have a result of \$60.

Less confusion and greater accuracy results from the method I have here outlined. I would suggest the following and similar exercises for use in drill work:

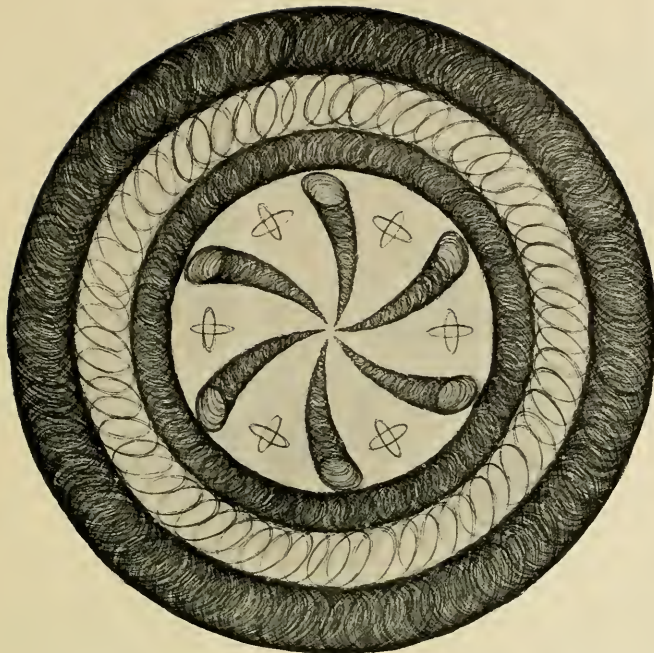
25 lb. @	.64	= \$	16.
250 lb. @	.16	=	40.
2500 lb. @	.444	=	1100.
25000 lb. @	.80	=	20000.
880 ft. @	.01 1/4	=	11.
648 ft. @	.12 1/2	=	81.
364 ft. @	1.25	=	455.
184 yd. @	12.50	=	2300.
1095 yd. @	.03 1/3	=	36.50
381 lb. @	.33 1/3	=	127.
24 lb. @	3.33 1/3	=	80.
366 lb. @	.08 1/3	=	30.50
180 lb. @	.16 2/3	=	30.
450 lb. @	.06 2/3	=	30.
484 lb. @	.06 1/4	=	30.25

It will be noted that in the first four the price is divided by 4, in the next four, the quantity by 8, and the next four by 3, while the balance are mixed. In finding solutions of these problems do not attempt to keep in mind anything with regard to decimal places, but follow the plan suggested above.

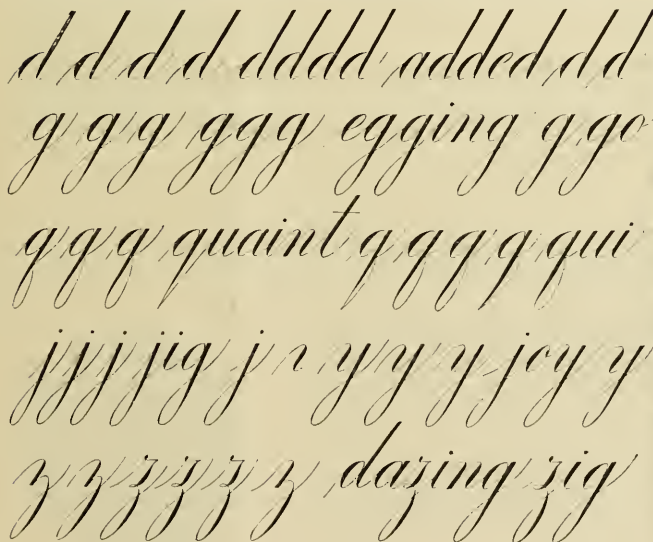


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Movement Drill by Frank M. Cline, Easton, Pa., School of Business.



Engravers' Script by C. E. Sorber.

The first part of the *d* is made the same as the *a*, and the second part is the same as the shaded stroke of the *t*. It should be made one-half space higher than the *t*. The first part of the *g* is the same as the *a*. The second shaded stroke extends below the base line one space and a half. Two forms of *q* are given. The first part of the *q*

is the same as the *a*. The first part of the *j* is the same as the *i*. The loop and terminating stroke is made the same as in the *g*. First part of the *y* is made same as the last part of the *n*. Second shaded stroke is the same as the *j*. Two forms of *z* are shown. The first strokes are the same as in the first part of the *n*, modified *r*, etc.

The Journal Debating Clubs.

Did you take the affirmative or the negative at the last debate in your club? Did you win with modesty or lose with unruffled temper?

We now give you several new questions, in discussing which you will find food for thought and stimulus for work, which should be the ends you are seeking.

Resolved:

That the world is made happier by the increase of wealth and luxury.

That education increases happiness.

That very cheap books and papers do more harm than good.

That the establishment of free libraries is a philanthropy more commendable than the endowment of colleges.

C. A. Robertson, President of the National Business Teachers' Association, sends out a "Telegram Message" to all members of the same. The Business Teachers' Association is the only organization that publishes a verbatim report of its proceedings. The Annual Convention at the Auditorium Hotel, Chicago, Ill., Dec. 27-30, will be remarkable for the men who are on its Program, the subjects to be presented and discussed, the opportunity to meet the leaders in commercial education and secure from them the practical results of their experiences. "Get together" is the watchword of this Century and through this convention the opportunity is provided for thorough organization and co-operation which should interest every member of the profession.

Williams Business College, Milwaukee, Wis., believes in play as well as work, and the "great time" they had in their basketball and dance on November 18 was planned as a Booster occasion. The boys seemed to have a splendid time of it; we do not speak for the girls.

New from Cover to Cover WEBSTER'S NEW INTERNATIONAL DICTIONARY

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An Exhibition of Penmanship.

EDITOR BUSINESS JOURNAL:

Dear Sir:—Not since the Centennial Exposition at Philadelphia has there been an exhibition of actual penmanship by the skillful penmen of the past forty years. The Philadelphia exhibition of penmanship was of world-wide interest. Why not have a letter exhibition at the coming E. C. T. A. meeting at New Haven, April 13, 14 and 15, 1911? If possible, have two or three letters from each noted penman beginning with the P. R. Spencer, Sr., down to men of note at this time.

Wouldn't such an exhibition prove of interest to all members of the profession? An exhibition committee could arrange the letters and furnish such dates as might be necessary in connection with the exhibition. The Specimen letters for exhibition would be put under glass to safe guard them from harm. The association has had exhibitions of penmanship by pupils, typewriting by pupils, and some book-keeping work by pupils. Let's have a letter exhibit. Will those interested communicate with the writer direct, or with the office of "THE BUSINESS JOURNAL"?

I am sure that the President of the E. C. T. A. approves of such an exhibit and that the local committee is ready to do their part to make the exhibition a success.

Yours for the cause of fine business penmanship,

W. H. PATRICK.
YORK, PA., NOV. 16, 1910.

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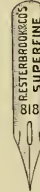
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TRENTON, N. J.

News of the Profession.

Irving V. Cobleigh, of the Vermont Business College, Burlington, gives us the following information: The first attempt at a conference on commercial education in the Green Mountain State was conducted in connection with the State Teachers' Association, Burlington, Vt., October 27-29. C. B. Ellis, of Springfield, Mass., read a well considered paper to an audience of over fifty. A very interesting question box was also proof that Vermonters are interested in commercial education. Thirty-seven public and private schools in Vermont have commercial courses. E. M. Huntsinger, of Hartford, Conn., gave a very helpful address at the Conference, incidentally inviting the commercial teachers to the New Haven meeting of the Eastern Commercial Teachers' Association.

Charles Berkman, of the Portland, Ore., Y. M. C. A. Commercial Department, can "blow his own horn" better than any other living man can do it for him. Ten years ago he says, "shucking corn," now teaching pot-hooks. Mr. Berkman has published his own biography in a six-page folder, under the title, "The Wandering Boy" from Twenty to Thirty. It is a remarkable *pot pourri* of sketches of family connections, farm work, extensive travels, teaching, love-making and "getting the mitten," with much more to give spice to the tale. Never did such an autobiography come under our editorial eyes, but Berkman is Berkman, *sui generis*.

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The Bennett Accountancy Course has been the means of gaining recognition for Mr. H. W. Newton. From commercial teacher in the Mountain City Business College, Chattanooga, Tenn., he stepped into the position of Assistant Auditor of a company consisting of a chain of 16 corporations, manufacturers and refiners of cotton seed products.

Mr. Newton's work throughout the course has been excellent in every way—and he highly commends the Bennett Course. Ask him if more evidence is needed.

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Price \$2.00 by mail, postage prepaid. Special prices to teachers for examination copy and in quantities. Send for sample pages. Mention the BUSINESS JOURNAL in answering this advertisement.

WILLARD B. BOTTOMO, 5-B Beekman Street, New York

WE TRAIN YOU FOR COMMERCIAL TEACHING

The opening of our fall term, September 6th, brought us prospective commercial teachers for September, 1911, who will require instruction in the entire group of the commercial texts. These students will be fully prepared for our summer normal training work next July.

Others who have partially completed the subject matter of the commercial branches will enter during the winter term. Others still will commence in the spring term. Tell us what ground you have already covered and we will give you an estimate of the probable time you will require for effective preparation for commercial teaching.

As usual, our calls for teachers for the new school year outnumbered the available candidates three or four times over. Let us prepare you and place you. Our special courses insure your promotion.

Our bulletin mailed free.

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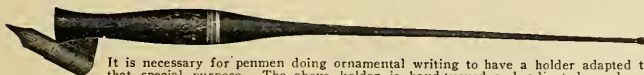
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12-inch - Fancy, \$1; Plain, 50c. 8-inch - Fancy, 50c.; Plain, 25c.

A. MAGNUSSON, 208 North 5th Street, Quincy, Ill.

News of the Profession.

Upon the death recently of Miss Flora B. Haddix, court reporter in the Scott County District Court, Iowa, the profession has lost an expert in her line of work. She was a painstaking official, and her work was of the highest quality. She leaves no immediate relatives, save one sister, whose son, Florizel Reuter, is now touring Europe as a professional violinist. A nervous breakdown was the immediate cause of the sudden decease of Miss Haddix.

On Saturday, October 29th, a large number of the prominent shorthand writers of Ohio met at the Chittenden Hotel, Columbus, and adopted a constitution and by-laws, and elected officers for the ensuing year as follows:

President, T. C. Jefferies.

Vice-President, Orrin B. Booth.

Secretary, Frank I. Hogan.

Treasurer, Fred M. Cruise.

Auditor, Jesse F. Shaffer.

The articles of organization provide for four Committees: Executive, Legislative, Membership and Social. Requirements for membership are—efficiency, experience, education and moral character. The fee for membership is \$1.00 per year. It is to be hoped that this new association of Ohio Stenographers will have a long and perhaps a better and happier life than its predecessor.

Karl G. Solberg, formerly with Bayless College, Dubuque, Ia., is now principal of the commercial department of the Elmwood, Wis., High School.

The Remington Typewriter Company are determined to keep fully abreast of the times. Its new device, "The Key-Set Tabulator" in the Remington Model No. 11, is exceedingly unique and valuable to all who use tabulation in their work. The method is this: Simply insert the form desired in the machine. Move the carriage, stopping at each point where a stop is desired at the same time striking the tabulator Set-Key which instantly "sets" a stop in the tabulator rack. To clear the tabulator, simply touch a convenient lever and move the carriage once across the machine, and the tabulator is cleared of all stops. What next in typewriting construction?

The Elliott-Fisher Writing and Adding Machine has been adopted by the Financial Department of the City of New York for writing and adding the real estate and personal tax-bills. Twenty-four machines have already been installed. This is a fine compliment, well-deserved, to this progressive Company.

A. S. Weaver, of the San Francisco Business College, is up-to-date, and a hearty advertiser of the great center in which he has his school. We have received from him a beautifully illustrated postal card "boosting" the Panama-Pacific International Exposition at the Exposition City, San Francisco. Fifteen million dollars already assured to secure and realize the great Exposition of 1915. Long live Weaver and his enthusiasm as long.

Train a boy to be brave and to speak the truth, and you have done your best by him; the rest he must do for himself.
—LEW WALLACE.

WANT ADS.

Classified Advertisements will be run under the above head for 5c. a word, payable in advance. Where the advertiser uses a nom de plume answers will be promptly forwarded.

FOR SALE.—Business College in a New England manufacturing city. Local field of 31,000 inhabitants besides several smaller towns. Very little competition. Established 18 years. Will more than pay for itself the first year. Owner wishes to sell on account of other business. Address "Owner," care of Business Journal.

FOR SALE.—A bargain.—School in community of 20,000, no other school of its kind, good equipment, fine location, a few hundred buys it. Address, "C. C.," care BUSINESS JOURNAL.

FOR SALE.—Either one or both of my schools at once. Must go at a bargain. Honest reasons for selling. Write if you mean business. Address A. C., care of BUSINESS JOURNAL.

BUSINESS SCHOOL for sale at a sacrifice in New York City. Good location; paying good income; fine chance to build up strong business; must be sold immediately; terms, spot cash, \$600. Address EXPERT, care of BUSINESS JOURNAL.

OPPORTUNITY FOR PROMOTER—Part interest for small investment. We want a live man to take charge of the business end of our school work. None but those able to produce results need apply. A population of more than half million from which to draw. "Smith," c/o BUSINESS JOURNAL.

WANTED.—Young commercial teacher to buy interest in my school. 100 students. Fine location. Being a woman myself he must manage and solicit. Little cash required. Balance paid from salary. Give full experience and photo in application. Unless you have some money and ability do not answer. Address, "Lady Principal," c/o BUSINESS JOURNAL.

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News of the Profession.

Are you planning to join the Annual Journal Convention Party train the last week in December, for the National Commercial Teachers' Federation? You know it is to be held at the great Auditorium Hotel, in Chicago, on December 27-30.

You should consult us respecting the route, the rates, the sleeper, the general railroad connections and accommodations.

Every Manager of a Business School, every "Business" teacher every instructor in Shorthand or Penmanship, and all High School Commercial teachers, should aim to join us, and so we will be able to make the largest, brightest and best train load of professional Commercial teachers ever reaching Chicago from the east.

Read the Program in the November number of THE BUSINESS JOURNAL, and see that no enthusiastic Business Educator fails of being present and participating in the Twelfth Season's Proceedings.

Some one has sent us "incog." a jolly account of a meeting recently held,—so the affirmant declares,—in London, England, at which the members of the Association of Shorthand Writers and Typists discussed "the frailties and follies of the genus employer." It became an open question whether there should be schools for training employers in the art of proper dictation,—distinct pronunciation and sweet modulation,—or whether "the employer should be the proper study of the employee." The discussion ran high. The sentiment was divided. There might be a preliminary curriculum in the training of the stenographer, but could there be an equally needed one for the right training of employers. One young speaker asserted, with all assurance, that "Men are absolutely different in their offices from what they are at home;" and then sweetened her affirmative by suggesting that "Often they are much nicer." She suggested too, that it were wise to humor men's idiosyncrasies, study his tastes as to commas, periods, exclamations, adjectives, etc., so that if he uses a meaningless word, "let him use it as often as he likes." "Great is that man who is a hero to his own stenographer."

O. C. Dorney, of the American Commercial School, Allentown, Pa., wants to get in touch with an expert card writer to write about two thousand cards for him. This ought to interest some of our readers.

The Smith Premier sweeps the board in Europe, as the Jury of Awards at the Brussels International Exposition has awarded the First Grand Prix to the Smith Premier Typewriter over all competitors. A jury of experts from all over the world, with a predominance of Belgians, gave the decision. This is not, however, the first Grand Prix so awarded, as in the French Exposition of 1900 the Smith Premier won that honor. But in this year of Grace, 1910, the new Model No. 10 Visible, in competition with all the standard makes, gains the highest prominence in their own field.



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departments were improved and attendance increased. *Teacher's Course Free.*—Write for particulars.
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Purple or blue cards, white ink, same price as above. See sample of our work in Apr., 10, BUSINESS JOURNAL. Place your orders with us early. 1c. and 2c. U. S. stamps taken, or Canada coin or postal notes.—Address, F. E. Persons, 445 Breckenridge St., Buffalo, N. Y.

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Two extra fine copies ready for delivery—\$45 cash or \$20 cash and six payments of \$5 monthly. This is the finest and biggest lot of skilful off-hand penmanship in the world—hard none, and if you want to improve your present style of ornate writing, get busy. No such work ever put between covers.

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Three Grades:
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Send 10c for samples.

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For 50 cts. I will send a package of twelve cards executed with knife, pen and brush, in black, gold, silver and colored inks and challenge any penman in the world to equal them for beauty and execution. Circulars free.

A. W. DAKIN, Knife and Pen Artist, Syracuse, N. Y.

SOME A1 BUSINESS COLLEGES

Here are a few among scores of private schools that have hired teachers through this Agency during 1910: Long Island B. C., Brooklyn, N. Y.; Albany, N. Y., B. C.; Scranton, Pa., B. C.; Mosher-Lampman B. C., Omaha; Northwestern B. C., Spokane; Spencerian B. C., Milwaukee; Valley City C. S., Grand Rapids, Mich.; Santa Rosa, Calif., B. C.; The Euclid School, Brooklyn; Globe B. C., St. Paul; Burdett College, Boston; Holmes B. C., Portland, Oregon. If you plan to better your condition next year, you cannot enroll with us too soon. Some splendid positions for next year are already listed exclusively with us. Our motto: "No position, no pay." See our Manager at the Chicago Convention.

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when some school will want a teacher of your qualifications. The only safe thing to do is to register with us and be ready. Don't think that because it is late in the season there is no business. There are calls every week in the year for teachers in some branch.

UNION TEACHERS' BUREAU, 229 Broadway, New York.

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You cannot imagine what beautiful cards, resolutions and other pen-work you can produce by using my gold, silver, black and colored inks. A full supply sent postpaid for \$1.25. Circulars and beautiful Penmanship Journal free.

A. W. DAKIN, Knife and Pen Artist, Syracuse, N. Y.

The True Value of Money.

Money is worth while, and we all want a due portion of it, so long as it means increased fulness of life. To live in a rich country is an advantage because life is usually fuller there, and opportunities are greater and more accessible. But money is only valuable as a means of prosecuting to better advantage this experiment of human life. If by getting money you get more and better life, you are ahead on the transaction, but if you devote your life to getting money and get it and nothing else, you have made a bad bargain. Your life was your great capital, and you have swapped it for a perishable thing, which you can't take with you when you lay your life down. So let us not stake our whole lives on making money. Let us make some by all means if we can—earn it, save it, add to the world's capital and our own; but keep it where it belongs—the incident of work, not the end of living or even of work.

A very moderate income, differing according to circumstances, time, and place, suffices to bring within the reach of any wise man the most important opportunities that life offers. Education nowadays and in this country is easily come by. The poverty that grinds and blights and dwarfs seems fairly easy to avoid. Who is diligent and temperate and is blessed with health and fair mental capacity ought to get money enough for his needs and his development in this country. Because money is the convenient measure of so many sorts of effort we are apt to think of it as the great end of human endeavor. But that is a fallacy. There are great men who never get much money, and pretty small men who get a great deal. It depends a good deal on what they try for and what they are willing to pay for it.—E. S. Martin, in *Warper's Magazine* for November.

It is a good thing to have a sound body and a better thing to have a sound mind; and better still that aggregate of virile and decent qualities which we group together under the name of character.—THEODORE ROOSEVELT.

Errors, like straws, upon the surface flow,
He who would seek for pearls must
dive below. —DRYDEN.

I don't think much of a man who is not wiser today than he was yesterday.
ABRAHAM LINCOLN.

ODDS and ENDS I have a few specimens of penmanship duplicate pieces of Scrap specimens written for those Scrap books—for 25c., 50c., \$1 or \$2. I will send double your money's worth. Order quick. They won't last long.

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ANNOUNCEMENT!

October 1st we moved our entire plant from Knoxville, Tenn., to Cincinnati, Ohio. This move was made because the great demand for "20th Century Bookkeeping" supplies makes it necessary for us to be located where we can get the best shipping facilities.

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Do the duty that lies nearest thee; the next is already clearer.

As we have therefore opportunity, let us do good unto all men.

Weak men wait for opportunities, strong men make them.
—MARDEN.

When men speak ill of thee, so live that nobody will believe them.



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COLEMAN NAT'L BUSINESS COLLEGE, NEWARK, NEW JERSEY.
E. B. Coleman, Pres.
A. S. Disbrow, Sec.-Treas.

UTICA SCHOOL OF COMMERCE, UTICA, N. Y.
T. J. Risinger, Principal and Proprietor.
W. S. Risinger, Secretary.

EASTMAN-GAINES SCHOOLS
For information address Marshall V. Gaines, Principal, 30 Washington St., Poughkeepsie, N. Y., or Henry V. Gaines, Principal, Lenox Ave. and 123d St., New York, N. Y.
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Set of Business Capitals, 10c.
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Arkansas City, Kan.

News of the Profession.

J. A. Wiley, president of the Mountain City College, Chattanooga, Tenn., has purchased a notable lot of land on McCallie Avenue, in that city, as a site for a new and up-to-date business college. Mr. Wiley has been in the north visiting business colleges that he might secure the broadest conception of the practicalities of his proposed great institution.

Albert S. Osborn, formerly of Rochester, N. Y., has recently removed to New York City, and can be found at 55 Liberty Street, corner of Nassau, where, if you fear your signature, or your manuscript or your typewritten document has been forged, he can happily aid you in discovering the facts in the case. Such wisecracks are needed in New York City if nowhere else.

Morton MacCormac, Chairman of the Committee on Arrangements of the National Commercial Teachers' Federation, has an eagle eye, and having seen an error in the published program of that body, writes as follows:

"Please make note of the error in the published program of the Federation relative to the election. It is stated that the election will occur on Friday. This is wrong. It will occur on Thursday immediately following the luncheon, at which time the entire membership will be present. This is an oversight, and will be taken care of in the official program."

E. E. Washburn, head of the Department of Commerce in the John C. Fremont High School, Oakland, Calif., sadens us by stating that he has been kept from his school for three months by typhoid fever, from which, however, he is recovering; and then gladdens us by stating that he is pleased to use copies of our Regular Edition to secure an interest in the magazine on the part of his students. Think of it.—He says: "The feast of good things which you have planned to give to subscribers during the coming year is certainly an appetizing one and, if digested by the readers, will be of great value to them."

M. F. Bellows, of the Syracuse Commercial School, has the happy "looking up" faculty, and not the "downward look." Naturally things are coming his way. Cheerily he says, "We have gotten the greater part of all the business in which we have been in competition with the others."

David Elston, Alberta College, Edmonton, Alberta, sends a most cheering letter, and closes it by the ringing statement, "Our Fall term has opened very satisfactorily." May our Northern friends and allies be able to make a similar statement at the beginning of every term.

L. C. McCann, Mahanoy City, Pa., enlightened the vision of our minds recently by a visit which was delightfully refreshing. He is a brother who plants himself to stay. He sent our editorial thermometer up several degrees while he sat beside our tripod. Breezes in the sanctum are always gladly received if they have the McCann quality. And he has only a few more names to gain to place him and his schools in our Centurian Band.

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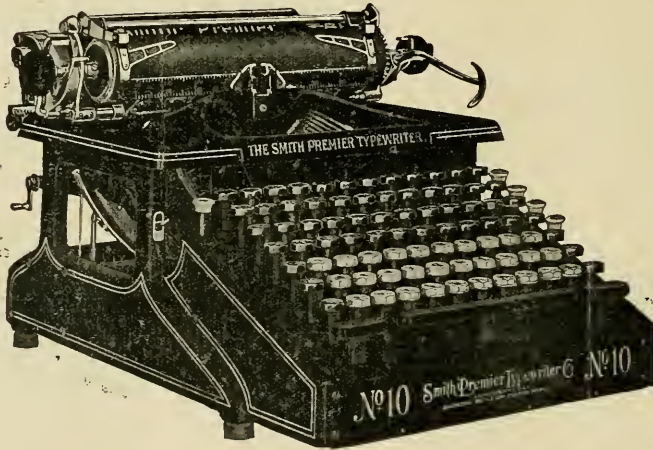
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